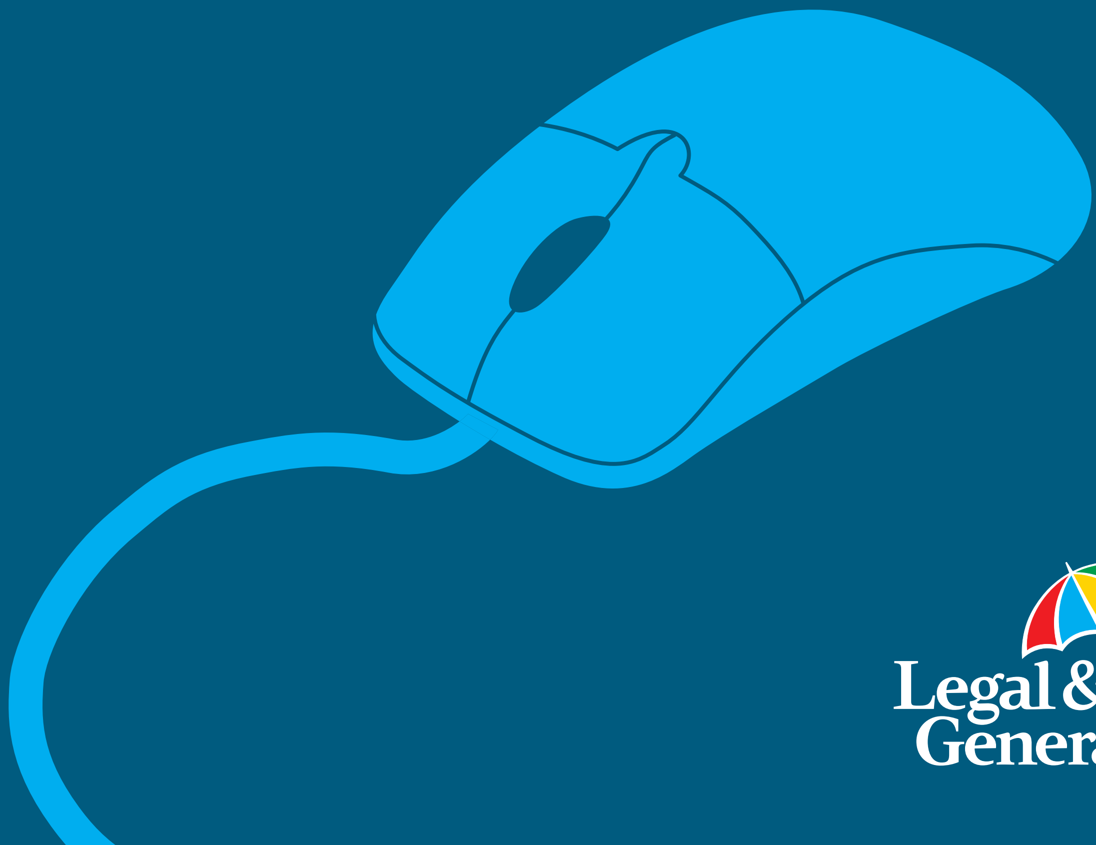
HELPING HAND.

It's important to keep a close eye on your investments, so we do all we can to lend a helping hand. That's why we've put together this step-by-step guide to help you get the most out of the Investor Portfolio Service (IPS) website and your online account.

START



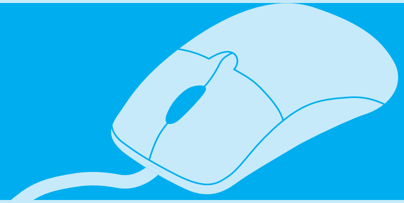
EVERY DAY MATTERS.®

Legal & General

CONTENTS

ABOUT THIS USER GUIDE.

Our user guide gives you step-by-step instructions about how to use the IPS website and make the most of it.



INVESTOR PORTFOLIO SERVICE (IPS)

Whether you're saving for your family's future or for your retirement, keeping a close eye on your portfolio can help you to make the most of your investments. As well as information on our products and the latest market news and commentary, you can register for a free online account through IPS.

The online account has been designed to allow you to view and manage your investments online, giving you greater control and access to your investment portfolio. Plus, you'll still continue to get the benefits that you currently get from IPS. More information on how to register for the online service can be found on the next page of this user guide.

By signing up for your free online account, you'll also get access to online features, including:

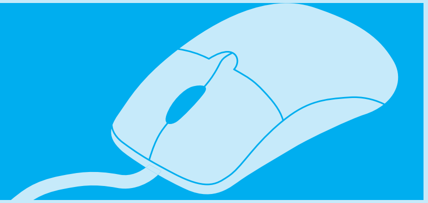
- Access to your portfolio, 24 hours a day, seven days a week.
- Print-friendly valuations across your entire IPS portfolio.
- The ability to securely buy, switch, top up and sell your portfolio investments online.
- The ability to track your previous transactions.
- Online access to past statements and other correspondence from us.
- Fund information and market commentary from our experts.
- Financial news and feature articles.
- A secure website, offering peace of mind when you're transacting online.

Of course, you can still speak to a financial adviser at any time as well.

If you need any help using the site, please call us on **0845 272 0089.** Lines are open Monday to Friday 9.00am to 5.30pm. We may record and monitor calls. Call charges will vary.

REGISTERING FOR THE ONLINE SERVICE.

Registering for the online IPS service is free and gives you access to up-to-date valuations, the option to transact within your investments and update your details.



HOW DO I REGISTER FOR THE ONLINE SERVICE?

Registering for the free online service from IPS is simple and secure. All you'll need is:

- Your client reference number to hand; it starts with '50'.
- An active personal email account that you check regularly.

Once you have these, simply follow the steps below:

1. **REGISTER:** Visit **www.onlineips.co.uk/login** and follow the instructions on screen marked **'Already an Investor Portfolio Service customer but not yet registered for this online service?'.**
2. **EMAIL CONFIRMATION:** You'll then receive an email confirming that we've received your registration request. For security reasons, we'll send you a letter within five working days to the address registered with your account, giving you a temporary password. Your temporary password will be valid for just six weeks for security reasons.
3. **LOGGING IN FOR THE FIRST TIME:** You'll need to have your customer reference number and the temporary password we send you to hand. Then visit **www.onlineips.co.uk/login** and follow the instructions on screen marked **'Just received a password from us through the post and accessing the site for the first time?'**.
4. **SECURITY:** Once logged in you'll be asked to change your temporary password for one that you've chosen. You'll also need to provide answers to some security questions that only you should know the answer to, for example, 'What was your first car?'.
5. **YOU'RE IN:** You can start enjoying all the benefits detailed in this guide that the free online service IPS brings you.

Please note, the online IPS service is only available to customers who have chosen not to receive ongoing advice from a financial adviser. If you've chosen to pay for ongoing advice, please speak to your adviser about how to access your account online.

If you need any help using the website, please call us on **0845 272 0089.** Lines are open Monday to Friday 9.00am to 5.30pm. We may record and monitor calls. Call charges will vary.

Please note that we are unable to give advice on this number. If you want advice on your investments with IPS, you should speak to a financial adviser.

If you don't already have a financial adviser and would like to speak to someone at Legal & General's Financial Solutions Direct, simply call **0800 316 5866.** Lines are open Monday to Friday 9.00am to 5.00pm. Calls may be recorded and monitored. Calls are normally free of charge from landlines but charges may apply from mobile phones.

Alternatively, you can email Financial Solutions Direct on **advice@landg.com**. Please note, our team can only advise you on Legal & General's products. If you're contacting us by email please remember not to send any personal, financial or banking information because your information isn't secure.

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Once you've registered for your free online account, why not download the IPS mobile app to check your latest portfolio valuation and catch up on market news on the move? The app is free to download, simply search for IPS in your app store.

To log in to the app you use the same client reference number and password you use to access your online account. Once you've logged in you can access:

- Your latest portfolio valuation on the move.
- Fund performance and asset allocation information for the funds you're invested in.
- Daily financial market news to keep track of trends that could impact your investments.
- Search recent transactions that you've made.

Download on the App Store GET IT ON Google play

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THE HOMEPAGE.

Let's get started and run through what's available to you on the homepage when you first visit **www.onlineips.co.uk.**

FEATURES AT YOUR FINGERTIPS:

1. **YOUR ACCOUNT**
   Existing users can log in and new users can register.

2. **ABOUT IPS**
   Find out more about IPS and the benefits of being with us.

3. **INVESTMENTS**
   Find out how to buy and top up investments through IPS, our re-registration services and the funds we offer on our carefully selected panel.

4. **PENSIONS AND BONDS**
   If you're an existing Portfolio Bond or Portfolio Plus Self Invested Personal Pension (SIPP) customer, you can find out more about managing your investments.

5. **MARKET INFORMATION**
   Keep up to date with commentary on market developments, feature articles, financial news and our latest video guides.

6. **HELP**
   Information about IPS and help with using the service.

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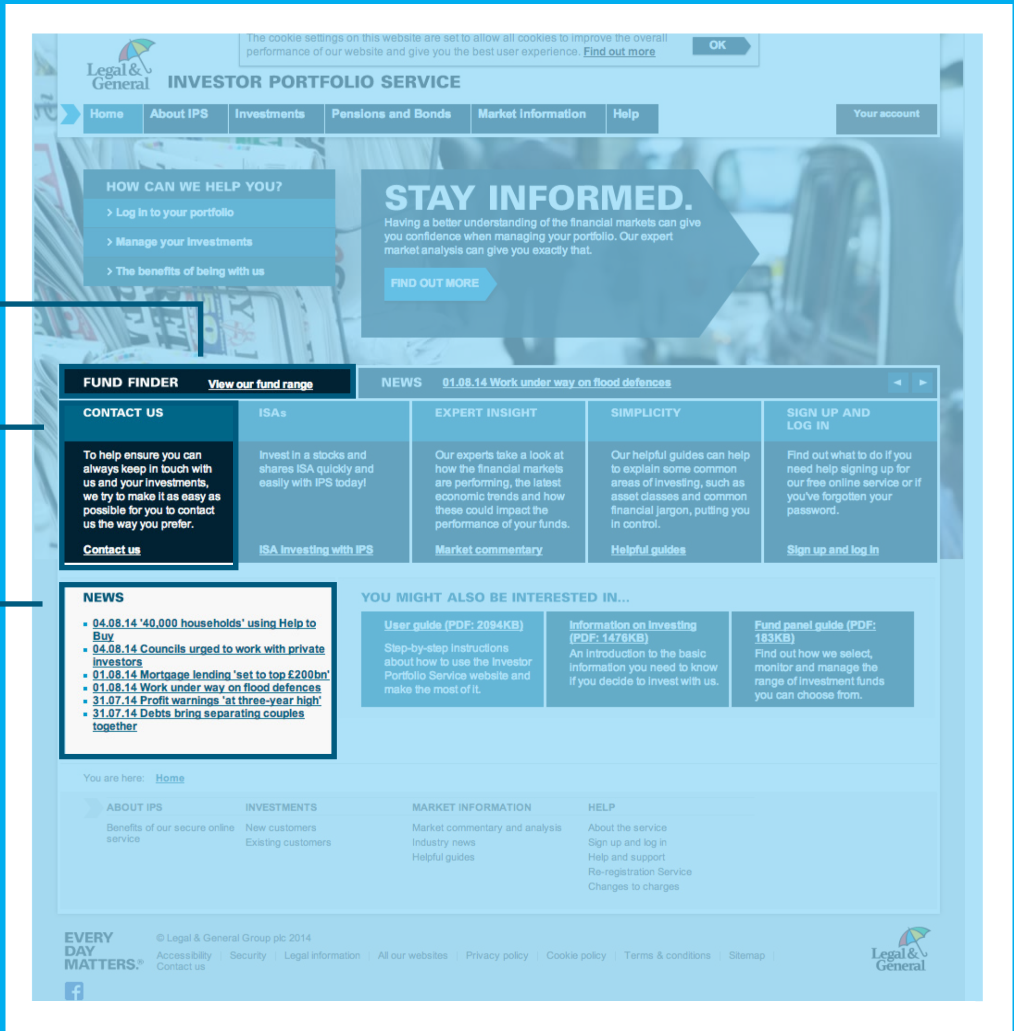


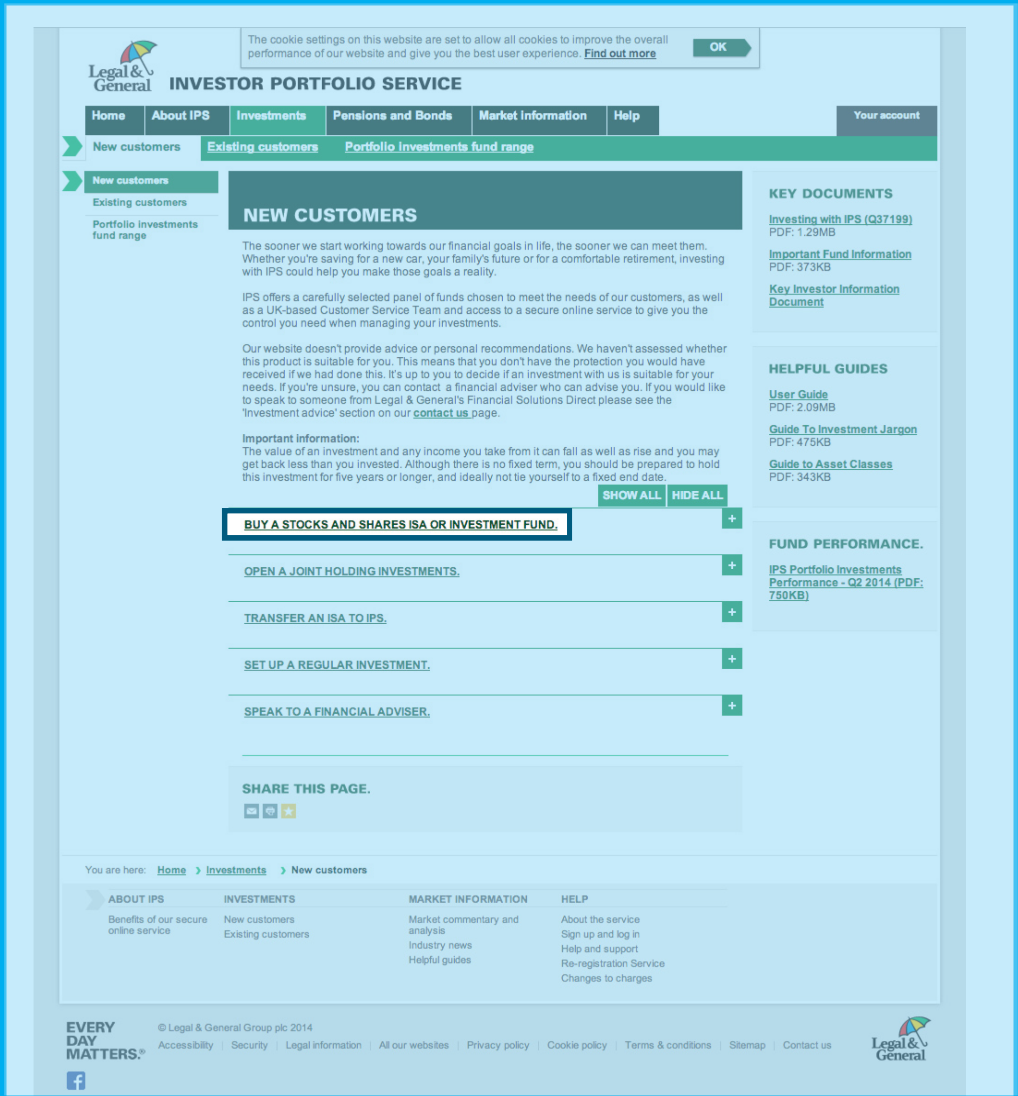
7. FUND FINDER
Find out more about the funds we offer on our carefully selected panel.

8. CONTACT US
Our email, post and phone contact details.

9. NEWS
Keep up-to-date with the latest financial news, updated daily.

BUYING FOR THE FIRST TIME.

If you're a new customer and are looking at buying stocks and shares ISAs, OEICs and unit trusts online, you can do so through our secure and simple process.

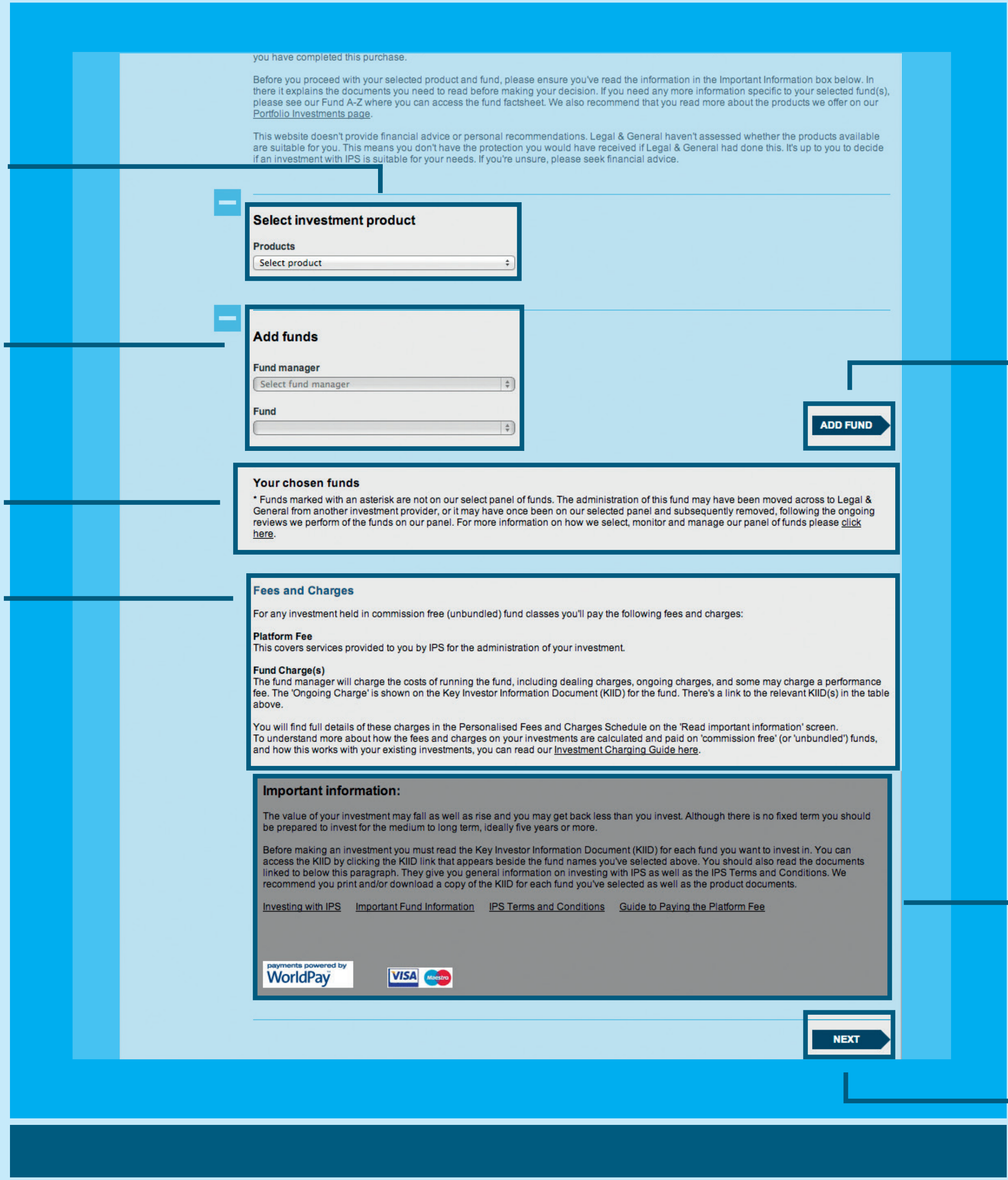


BUYING FOR THE FIRST TIME

If you've already registered for a secure account, please see our '**Buy online for existing registered customers**' section. If you're a new customer to IPS, please follow the steps below:

Visit **www.onlineips.co.uk/investments/new-customers/** and follow the instructions under 'BUY A STOCKS AND SHARES ISA OR INVESTMENT FUND'.

Please note, if you're an existing 'advised' customer (you've agreed to pay adviser charges on your investment) the online buy process is for 'non-advised' customers. If you apply using the links on this page you'll set up a separate 'non-advised' IPS account. To add to your existing advised investment or for further information please contact your financial adviser or our customer services.



1. 2. 3. 4. 5. 6. 7.

BUYING FOR THE FIRST TIME: PRODUCT AND FUND SELECTION

You can use our online service to buy new portfolio investments as a new customer. If you're an existing customer, read the 'Buy online' section of this guide.

1. Select the Product you wish to invest in from the drop-down list.

2. Select the Fund Manager and Fund you wish to invest in from the drop-down lists under 'Add funds'.

3. Select 'ADD FUND' button.

4. Enter the amount you wish to invest. Choose the 'X' button to remove any selections you don't require.

You can add more than one fund by repeating steps 2 to 4 until you've selected all of the funds you wish to invest in.

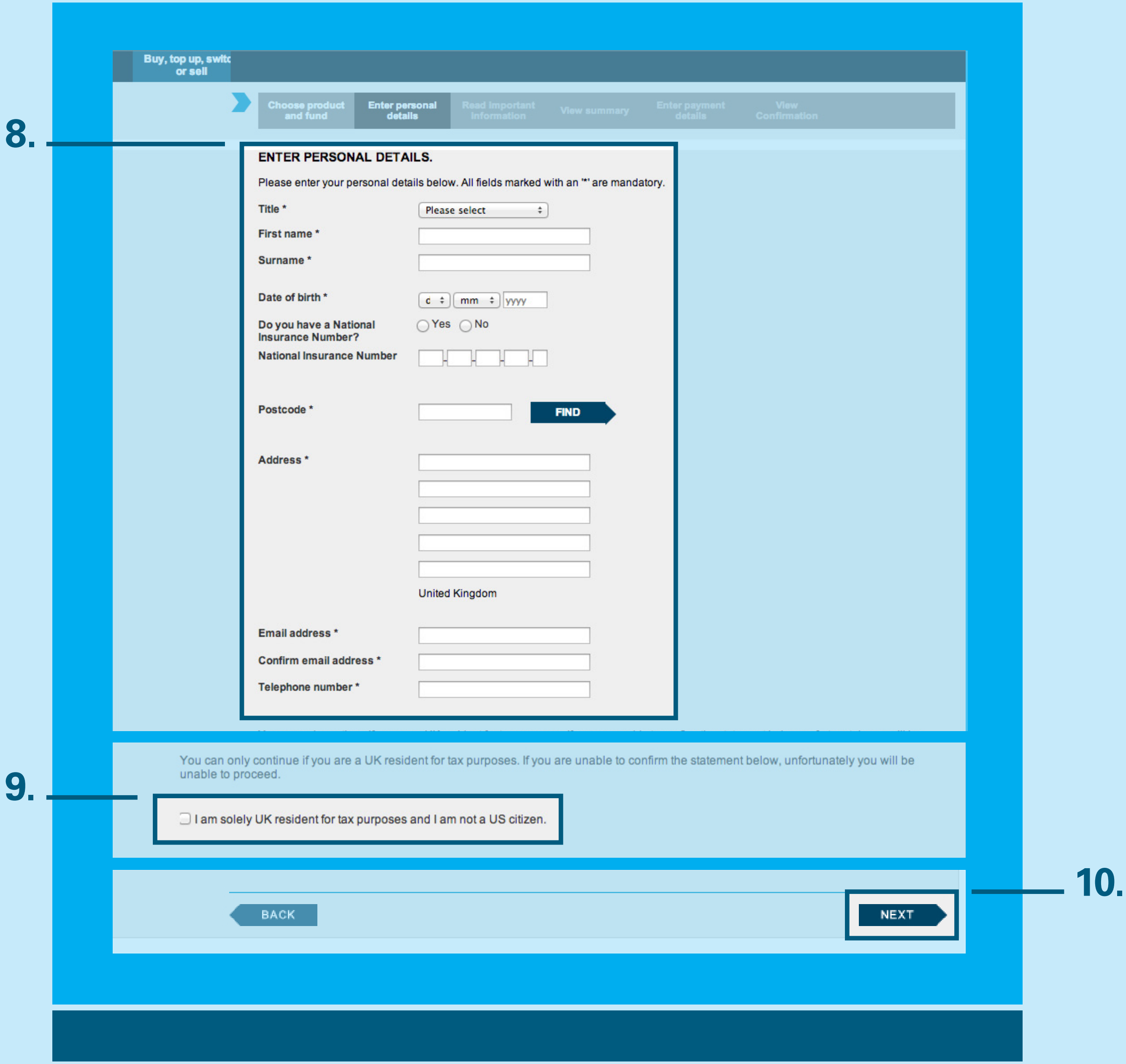
5. Read the important information in the 'Fees and Charges' section, which gives you information on the fees and charges you'll pay when investing with IPS.

6. Read the documents in the **'Important information'** section.

Before making an investment you must read the Key Investor Information Document (KIID) for each fund you want to invest in. You can access the KIID by clicking the KIID link that appears beside the fund names you've selected above. They give you general investment information as well as details on cancellation, compensation and complaints. We recommend you print and/or download a copy of the KIID for each fund you've selected. You should also read and print and/or download a copy of the relevant product documents under this section.

7. Once you've completed the steps above, select the 'NEXT' button to continue.

TIP: Do not use the browser forward and back buttons to navigate these screens, as this will lose important data.



BUYING FOR THE FIRST TIME: ENTER PERSONAL DETAILS AND PAYMENT OPTIONS

8. Enter your personal details. To find your address, simply enter your post code and click the 'FIND ADDRESS' button and select your full address to automatically complete the address fields.

9. Confirm that you're a UK resident by selecting the tick box.

10. Once completed select the 'NEXT' button to continue.

11.

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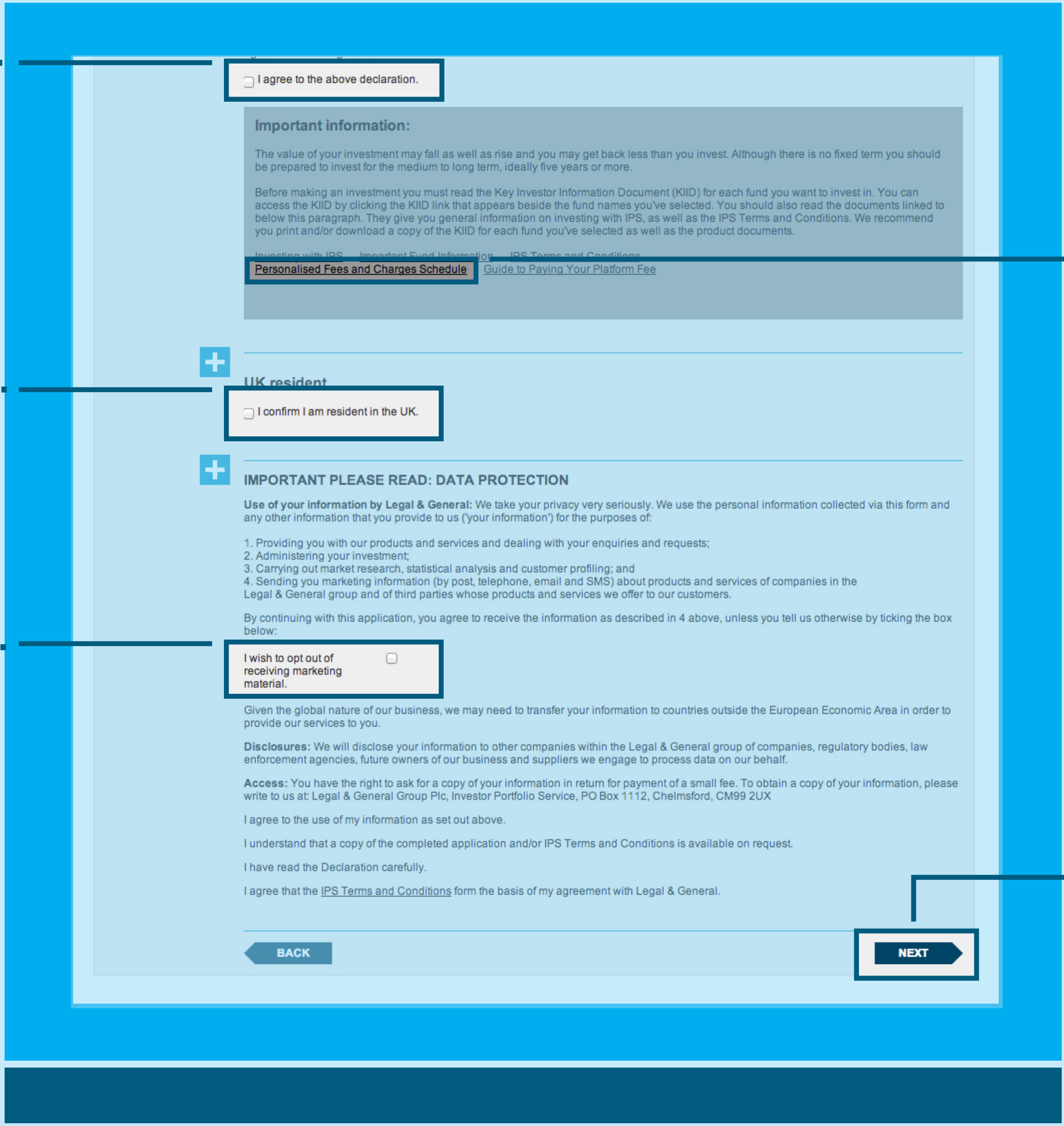


BUYING FOR THE FIRST TIME: READ IMPORTANT INFORMATION

11. Read the declaration and tick the box if you agree with it.

By ticking the declaration box you're also confirming that you've seen the KIID for the fund(s) you're investing in. A KIID can be viewed by clicking the KIID link that appears beside the individual fund name on the 'Choose product and fund' screen.

12. If you're buying an ISA you'll also need to confirm that you're a UK resident.

13. Indicate whether you're happy to receive marketing material from us or not.

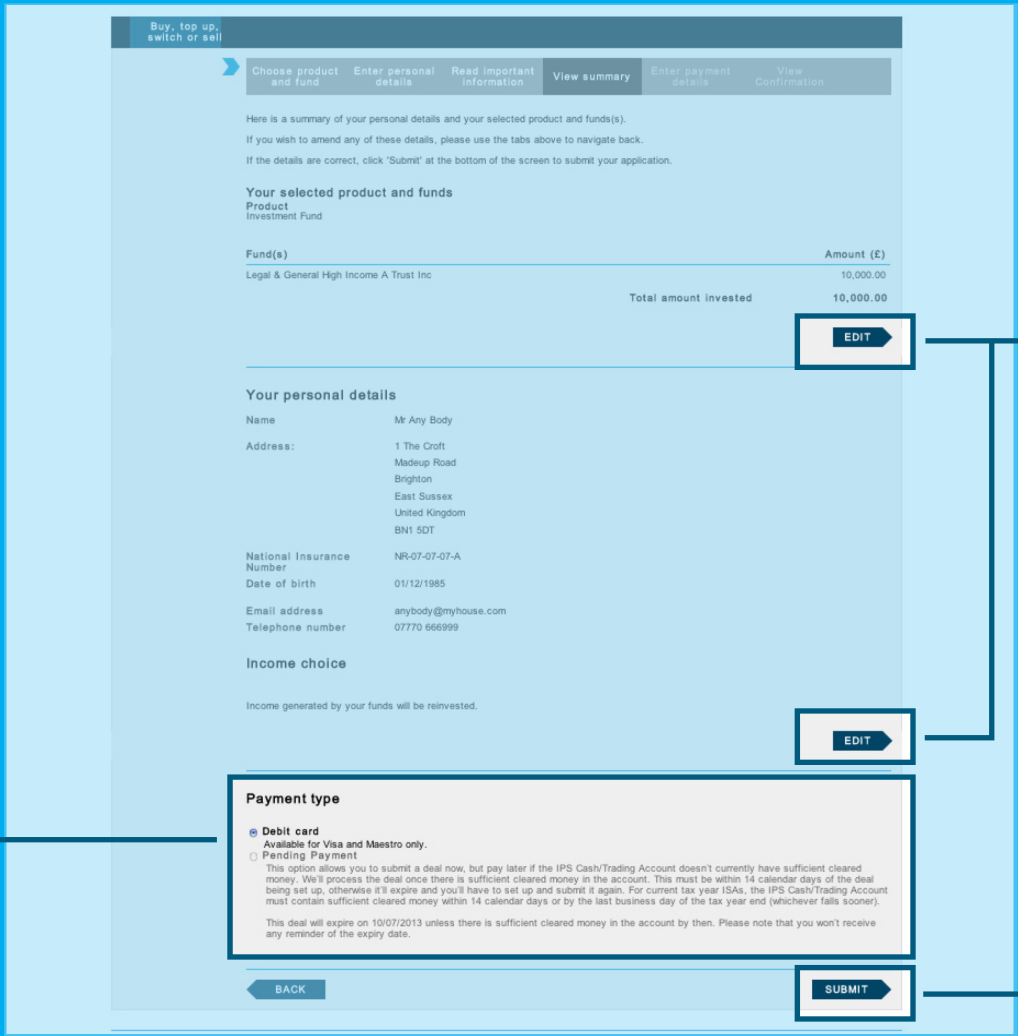
14. Please ensure you've read the personalised fees and charges schedule.

15. Once completed select the 'NEXT' button to continue.

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

If a KIID is available, it can be viewed via the KIID link in the 'Choose product and fund' screens. We recommend you print and/or download a copy of each KIID for your records.



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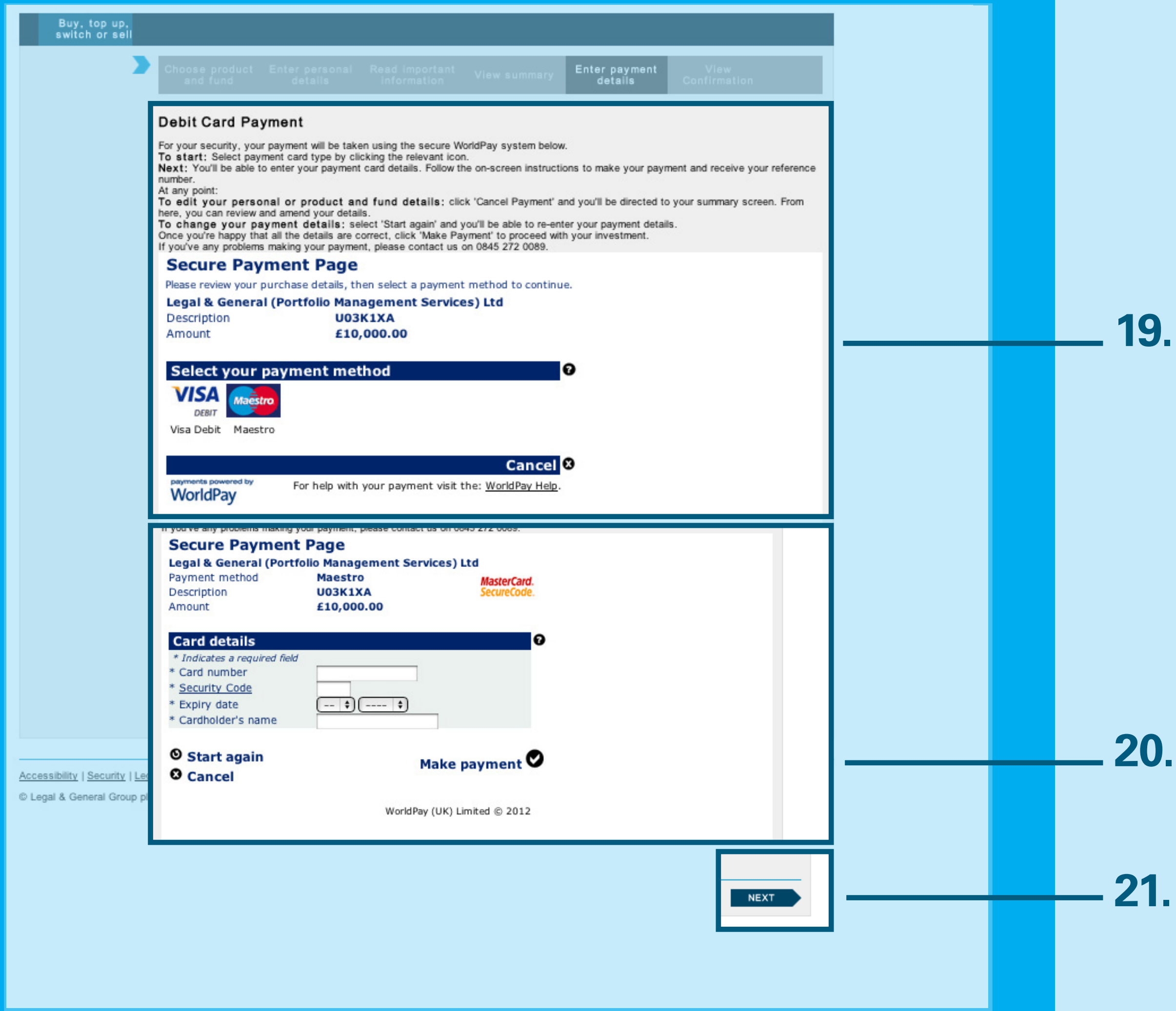
BUYING FOR THE FIRST TIME: VIEW SUMMARY

16. Confirm the summary; if any of the details are incorrect select the appropriate 'EDIT' button to amend.

17. As a new customer, the 'Debit card' payment issue will automatically be selected.

18. When you're finished, select the 'SUBMIT' button to continue.

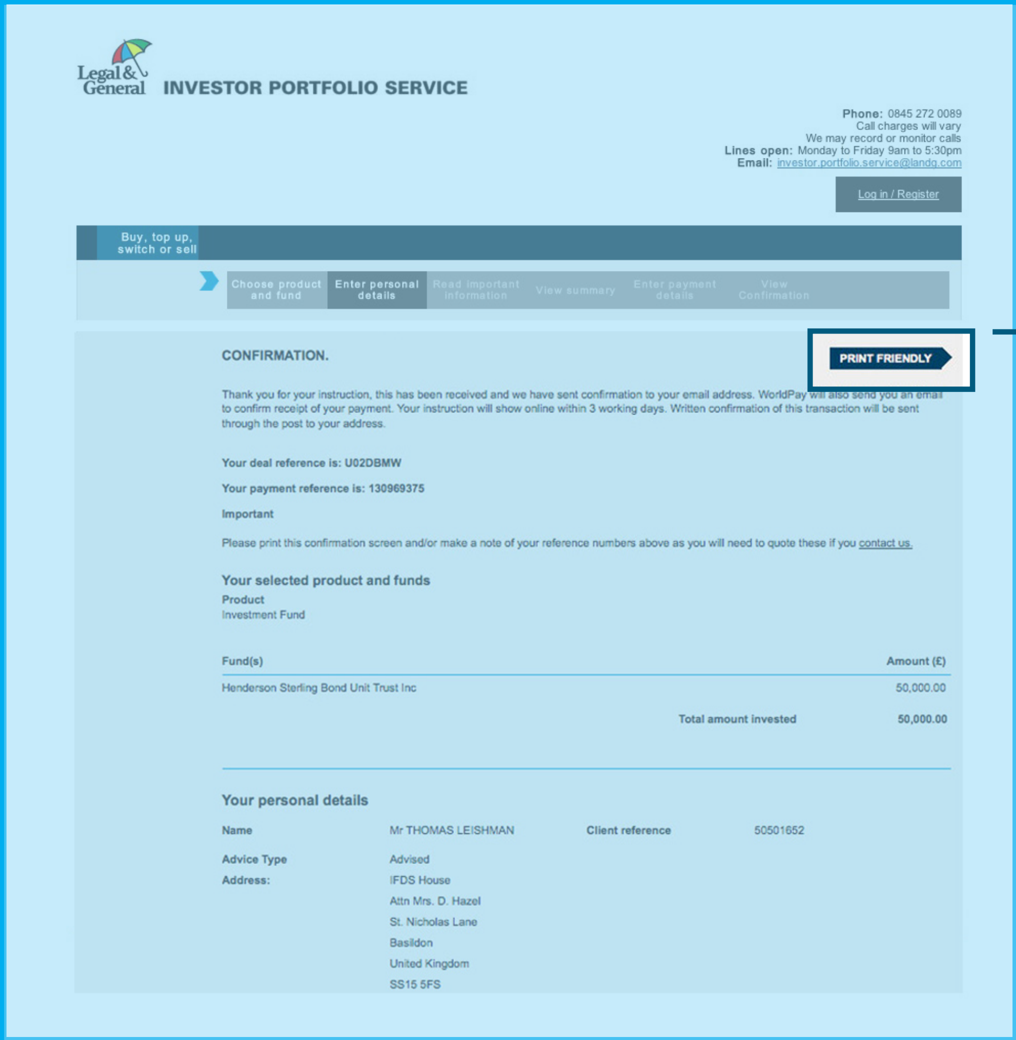


BUYING FOR THE FIRST TIME: ENTER PAYMENT DETAILS

19. Check the payment details are correct then choose the payment method you'd like to use.

20. Complete the required details followed by selecting the 'MAKE PAYMENT' button. You'll receive a message on screen confirming your payment.

21. Select the 'NEXT' button to continue.



BUYING FOR THE FIRST TIME: VIEW CONFIRMATION

22. To print out details of your transaction select the ‘PRINT FRIENDLY’ button.

Your purchase is complete. Why not register for the online service to keep track of your investments?

ACCESS YOUR ACCOUNT, INCLUDING FORGOTTEN PASSWORD.

In this section of the user guide, we'll take you through how to log into your account, where you can securely view your portfolio valuation and manage your investments. We'll also help you understand what to do if you've forgotten your password and how to get a new one.

1.

1. YOUR ACCOUNT INCLUDING LOGIN OR REGISTER

Select 'Your Account' and then press the 'LOGIN OR REGISTER' button. Alternatively, select 'Log in to your portfolio' in the menu on the left of the screen and then press the 'LOGIN OR REGISTER' button.

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MORE INFORMATION

If you've already signed up to the service, login by entering your IPS client reference (this starts with '50'), date of birth and password. Registration for our online service is open to existing customers who already have investments with IPS who have chosen not to pay for ongoing advice with a financial adviser.

PAGE: 1 2

2. LOG IN
Enter your client reference number, date of birth and password and click the 'LOG IN' button.

If you're logging in for the first time, use the temporary password (sent to you in the post) followed by the 'LOG IN' button. The first time you log in you'll be prompted to change your temporary password to a permanent password known by you only – make sure you keep this information safe.

3. FORGOTTEN PASSWORD
If you've forgotten your password, simply select the 'Forgotten your password' link and follow the instructions on screen. We'll email a new password to you, which will only be valid for two hours for security reasons.

4. REGISTERING FOR THE ONLINE SERVICE
Select the 'REGISTER' button. Enter your client reference number, date of birth, post code, email address and agree to the Terms and Conditions. Once completed, select the 'NEXT' button to **continue**. Read our step-by-step walkthrough of how to register.

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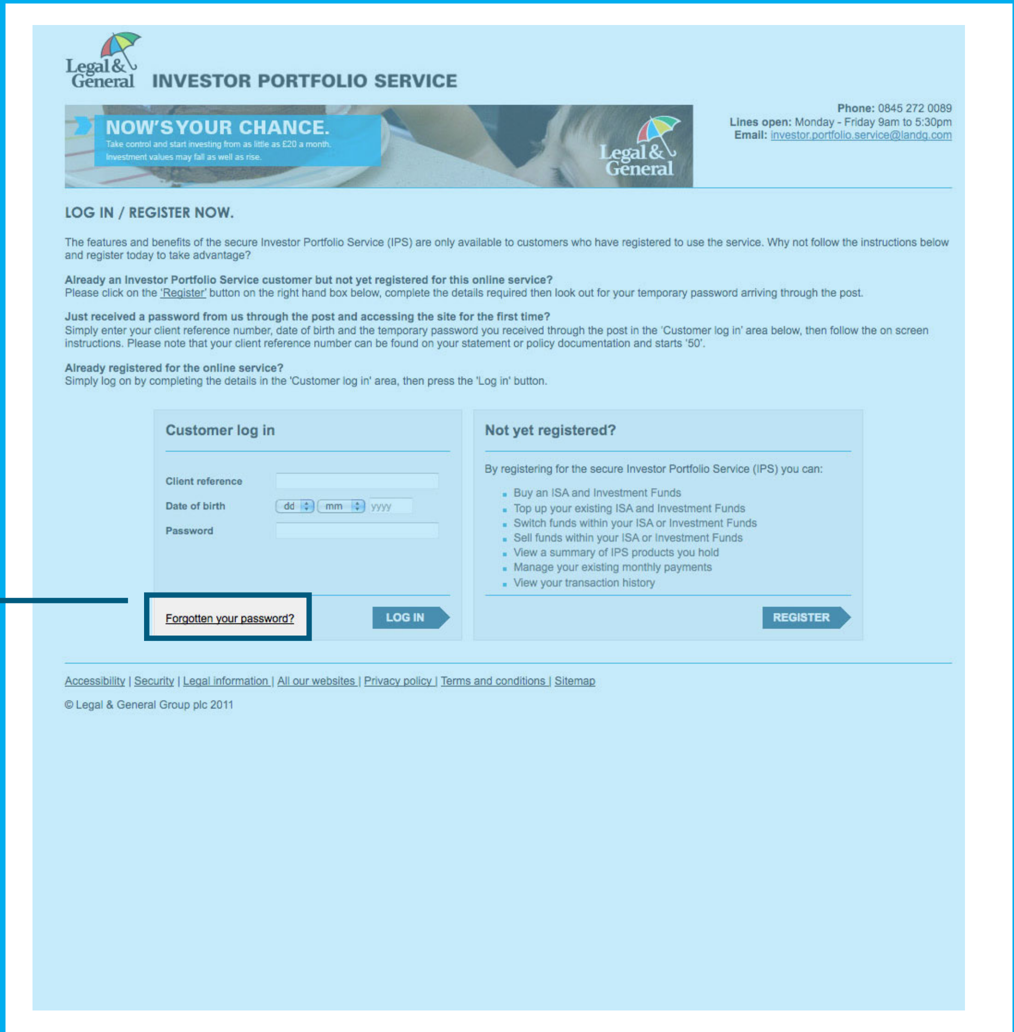
YOUR CLIENT REFERENCE NUMBER

Your client reference number is unique to your IPS account. It starts with '50' and can be found on the latest statement that we sent you.



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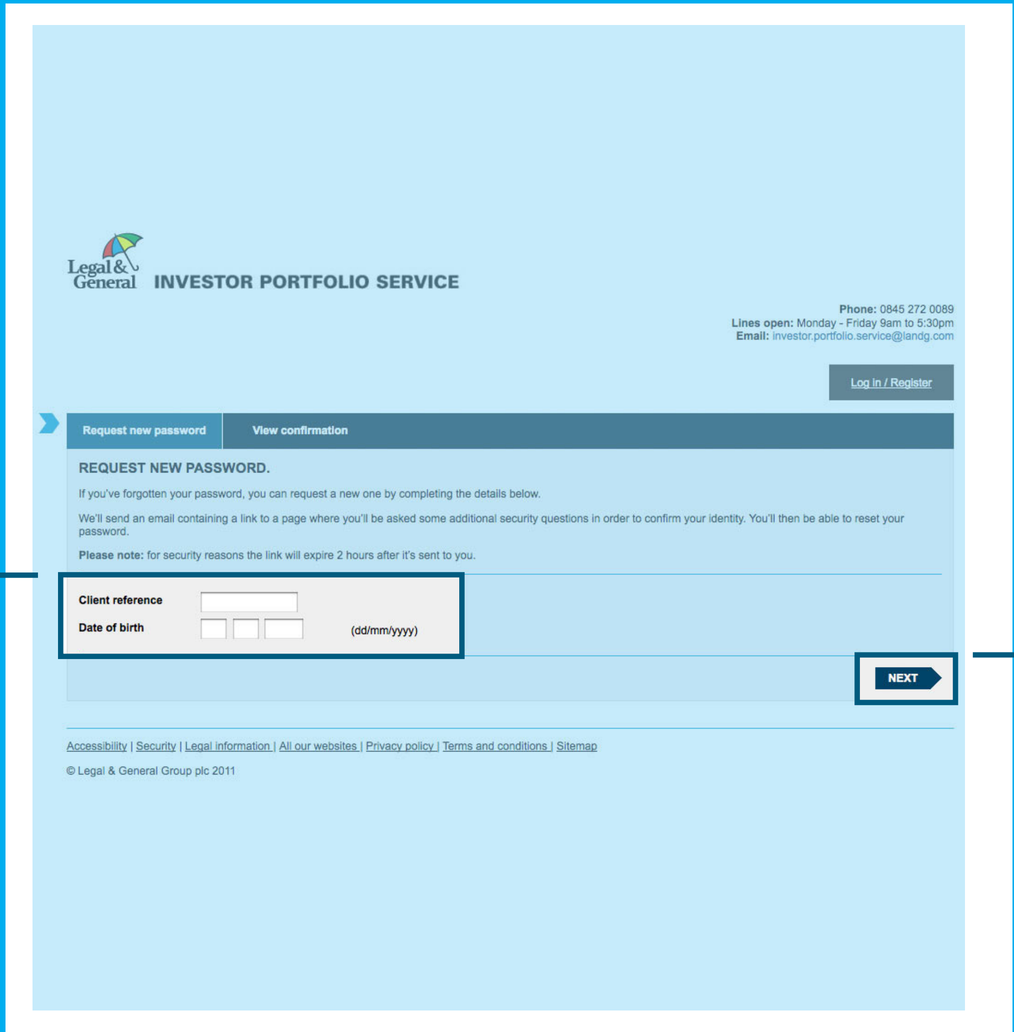
PAGE: 1 2

FORGOTTEN PASSWORD:

1. Select the 'Forgotten your password?' link on the log in page.

2.



3.

FORGOTTEN PASSWORD:

2. You can request a new password by entering your client reference (this starts with '50') and your date of birth.

3. Click the 'NEXT' button to continue.

We'll send an email containing a link to a page where you can reset your password.

PLEASE NOTE: for security reasons the link will expire two hours after it's sent to you.

4. Once you've received the email, click on the link and enter your details to create a new password.

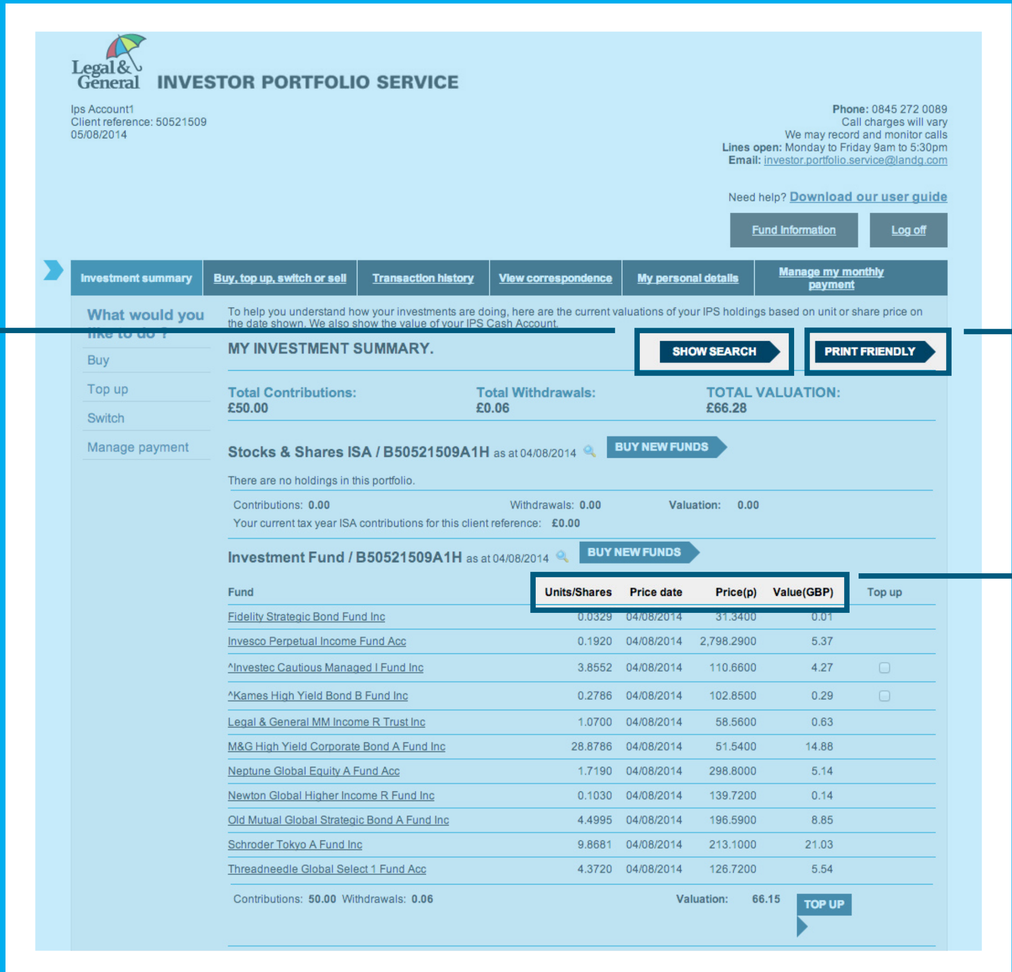
5. For security you'll need to provide answers to the security questions you entered when you set up your IPS account. We may use these in future to identify you when accessing your account.

6. To further ensure the security and privacy of your account, please update your password and security questions.

7. Select 'CONFIRM' to update your log in details and access your account.

INVESTMENT SUMMARY.

So, you're now logged in. Here's a quick run through of the headings and links you'll see. The first screen will show you the valuation of your portfolio investments.



1.

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3.

INVESTMENT SUMMARY

1. **SHOW SEARCH**
   Allows you to filter by Product, Fund Manager, Fund or your investment's designated purpose to see specific investment valuations.

2. **PRINT FRIENDLY**
   Allows you to print your entire portfolio valuation in a print friendly way.

3. **USEFUL TERMS**
   Here are a few definitions to help explain the opposite screen:

TERM	DEFINITION
UNITS/SHARES	Number of units/shares in your investment fund
PRICE DATE	Price date that was used to calculate your valuation
PRICE (P)	Price (in pence) of each of your units/shares
VALUE (GBP)	Total price (in pounds) of your fund

Portfolio Plus SIPP Non-Protected Rights Insured / B50501652A1K as at 03/05/2012

Policy number: 2130005001

Fund	Units/Shares	Price date	Price(p)	Value(GBP)
L&G Pension First State Asia Pacific Leaders Fund	939.6870	03/05/2012	222.2100	2,088.08
L&G Pension Invesco Perpetual Income Fund	1,563.0870	03/05/2012	140.1700	2,190.98
L&G Pension M&G Recovery Fund	1,421.4280	03/05/2012	148.9800	2,117.64
L&G Pension Neptune Global Equity Fund	1,532.5890	03/05/2012	124.1400	1,902.56
L&G Pension Schroder UK Mid 250 Fund	1,855.7900	03/05/2012	114.0000	2,115.60
			Valuation:	10,414.86

Portfolio Plus SIPP Non-Protected Rights Insured / B50501652A1K as at 03/05/2012

Policy number: 2883174001

Fund	Units/Shares	Price date	Price(p)	Value(GBP)
L&G Pension First State Asia Pacific Leaders Fund	3,183.4480	03/05/2012	222.2100	7,073.94
L&G Pension Invesco Perpetual Income Fund	5,246.3500	03/05/2012	140.1700	7,353.81
L&G Pension M&G Recovery Fund	4,799.3070	03/05/2012	148.9800	7,150.01
L&G Pension Neptune Balanced Fund	5,057.7160	03/05/2012	131.7000	6,661.01
L&G Pension Neptune Global Equity Fund	5,031.8310	03/05/2012	124.1400	6,246.52
			Valuation:	34,485.29

4.

IPS Cash Account / B50501652A1K as at 03/05/2012

Account details	Reserved amount	Available to invest	Cleared amount
Cash Available for Investment	200.31	-200.31	0.00
		Valuation:	0.00

Notes

The 'Total Valuation' is based on the latest available unit or share price information and includes any cash.

Stocks & Shares ISAs and Investment funds – valuations are based on the selling price for units or shares on the date shown. OEIC valuations are at Net Asset Value price. All unit prices are subject to daily fluctuation and may go down as well as up. The valuation shown isn't necessarily the price you'd receive if you sold your investment. Pricing data is provided by Financial Express Prestel.

Portfolio Bond holdings – valuations are based on the unit price calculated on the date shown and exclude the value of any bonds marked 'work in progress'. This is because we are carrying out your recent instructions and a valuation isn't available.

Portfolio Plus Self Invested Personal Pension (PPSIPP) holdings – only the insured funds are reflected in your valuation. Valuations are based on the unit price calculated at the date shown and exclude any PPSIPPs marked 'work in progress'. This is because we are carrying out your recent instructions and a valuation isn't available.

IPS Cash Account – 'Reserved amount' is any money that has already been allocated and is therefore not available to invest. 'Available to invest' is the amount of money available to invest which may include any uncleared funds. 'Cleared amount' is the amount of money cleared within your IPS Cash Account that you can withdraw. This figure may be affected by any recent instruction that we are carrying out.

The value of these investments can go down as well as up. Please remember that past performance is not a guide to future performance.

Accessibility | Security | Legal information | All our websites | Privacy policy | Terms and conditions | Sitemap

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PAGE: 1 2

All of your IPS investments are shown on this screen, including a fund breakdown.

From this screen you can view the transaction history for each investment. Alternatively, select the 'Transaction history' tab in the top menu, which will take you to a screen showing transaction history for all your IPS investments.

If you'd like to print a copy of this screen for your records, please use the 'PRINT FRIENDLY' link, highlighted on the previous page.

4. IPS CASH ACCOUNT

This is an account that allows you to temporarily hold cash alongside your stocks and shares ISAs, Open Ended Investment Companies (OEICs) and unit trusts, without being invested in a fund or product. This feature also helps you to manage the money in, and between, your portfolio investments.

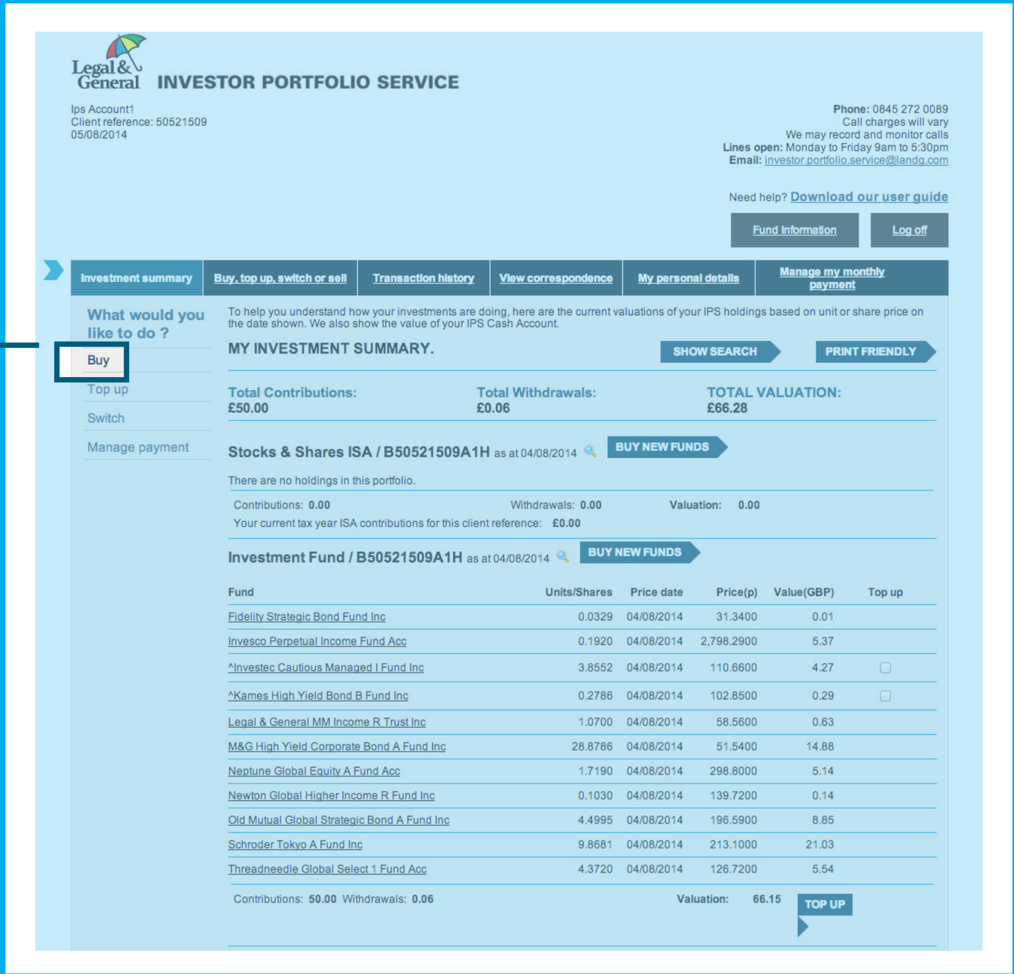
You can add money to your existing portfolio investments, buy new investments or easily withdraw money from your IPS Cash Account to your nominated bank or building society account.

BUY ONLINE FOR EXISTING REGISTERED CUSTOMERS.

IPS allows you to buy stocks and shares ISAs, OEICs and unit trusts online. If you're an existing Portfolio Bond or Portfolio Plus Self Invested Personal Pension (SIPP) customer and would like to make a further investment into the product, please contact your financial adviser.

If you don't have a financial adviser you can call Legal & General's Financial Solutions Direct on **0800 316 5866**. Lines are open Monday to Friday 9.00am to 5.00pm. We may record and monitor calls. Calls are normally free of charge from landlines but charges may apply from mobile phones. Please note, we can only advise you on Legal & General's products.

1.



Legal & General INVESTOR PORTFOLIO SERVICE

Ips Account1
Client reference: 50521509
05/08/2014

Phone: 0845 272 0089
Call charges will vary
We may record and monitor calls
Lines open: Monday to Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Need help? Download our user guide

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?
- Buy
- Top up
- Switch
- Manage payment

To help you understand how your investments are doing, here are the current valuations of your IPS holdings based on unit or share price on the date shown. We also show the value of your IPS Cash Account.

MY INVESTMENT SUMMARY. SHOW SEARCH PRINT FRIENDLY

Total Contributions: £50.00 | Total Withdrawals: £0.06 | TOTAL VALUATION: £66.28

Stocks & Shares ISA / B50521509A1H as at 04/08/2014 BUY NEW FUNDS

There are no holdings in this portfolio.

Contributions: 0.00 Withdrawals: 0.00 Valuation: 0.00
Your current tax year ISA contributions for this client reference: £0.00

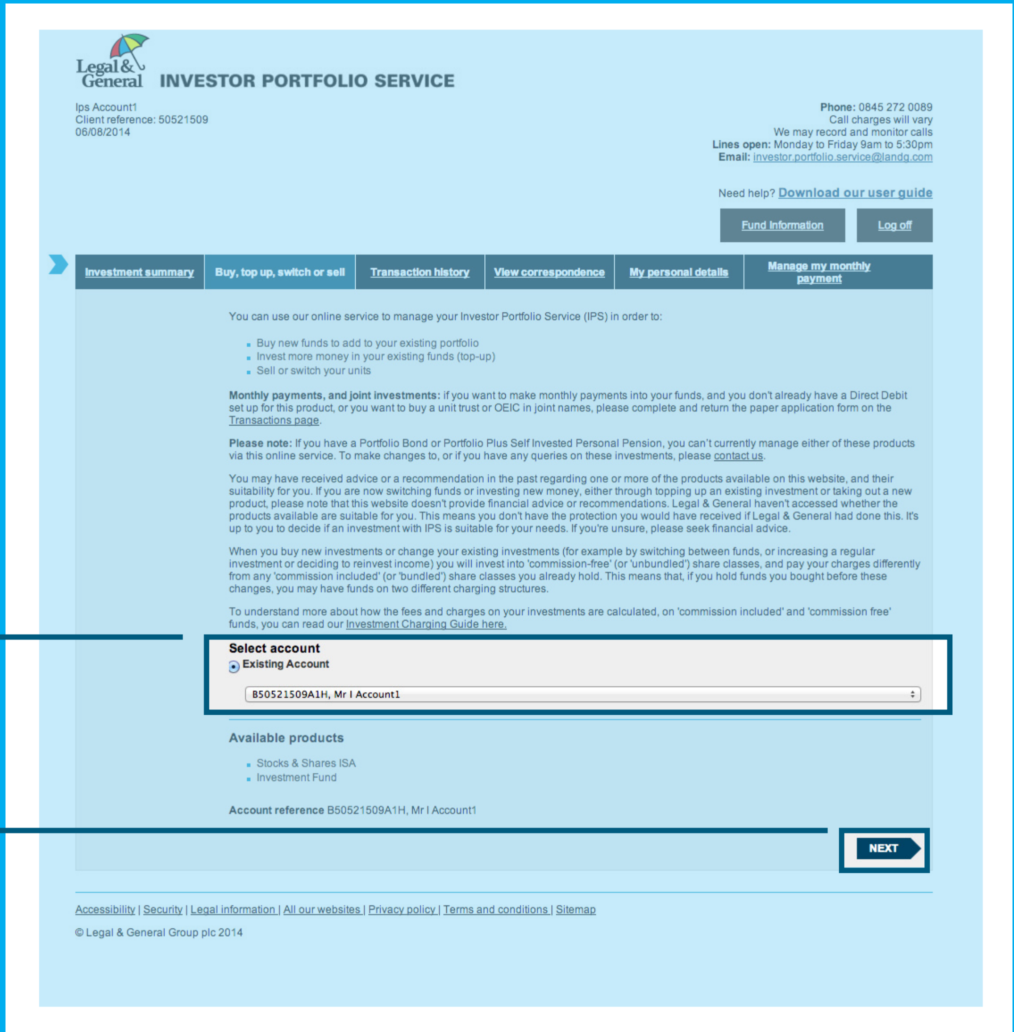
Investment Fund / B50521509A1H as at 04/08/2014 BUY NEW FUNDS

Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
Fidelity Strategic Bond Fund Inc	0.0329	04/08/2014	31.3400	0.01	
Invesco Perpetual Income Fund Acc	0.1920	04/08/2014	2,798.2900	5.37	
^Investec Cautious Managed I Fund Inc	3.8552	04/08/2014	110.6600	4.27	☐
^Kames High Yield Bond B Fund Inc	0.2786	04/08/2014	102.8500	0.29	☐
Legal & General MM Income R Trust Inc	1.0700	04/08/2014	58.5600	0.63	
M&G High Yield Corporate Bond A Fund Inc	28.8786	04/08/2014	51.5400	14.88	
Neptune Global Equity A Fund Acc	1.7190	04/08/2014	298.8000	5.14	
Newton Global Higher Income R Fund Inc	0.1030	04/08/2014	139.7200	0.14	
Old Mutual Global Strategic Bond A Fund Inc	4.4995	04/08/2014	196.5900	8.85	
Schroder Tokyo A Fund Inc	9.8681	04/08/2014	213.1000	21.03	
Threadneedle Global Select 1 Fund Acc	4.3720	04/08/2014	126.7200	5.54	

Contributions: 50.00 Withdrawals: 0.06 Valuation: 66.15 TOP UP

BUY ONLINE: INVESTMENT SUMMARY

1. To purchase a new investment, select 'Buy' from the menu on the left.



2.

3.

BUY ONLINE: CHOOSE PRODUCT AND FUND

You can use our online service to buy new funds to add to your existing portfolio or to buy new portfolio investments.

2. Select the existing account in the drop-down list.

3. Select the 'NEXT' button to continue.

TIP: Do not use the forward and back buttons on your internet browser to navigate these screens, as this will lose important data. To go to the next screen or return to a previous screen, use the buttons in the bottom right of the page.

4.

5.

BUY ONLINE: ENTER PERSONAL DETAILS

4. Select the Product from the drop-down list.

5. Select the Fund Manager and Fund you wish to purchase then select the 'ADD FUND' button.

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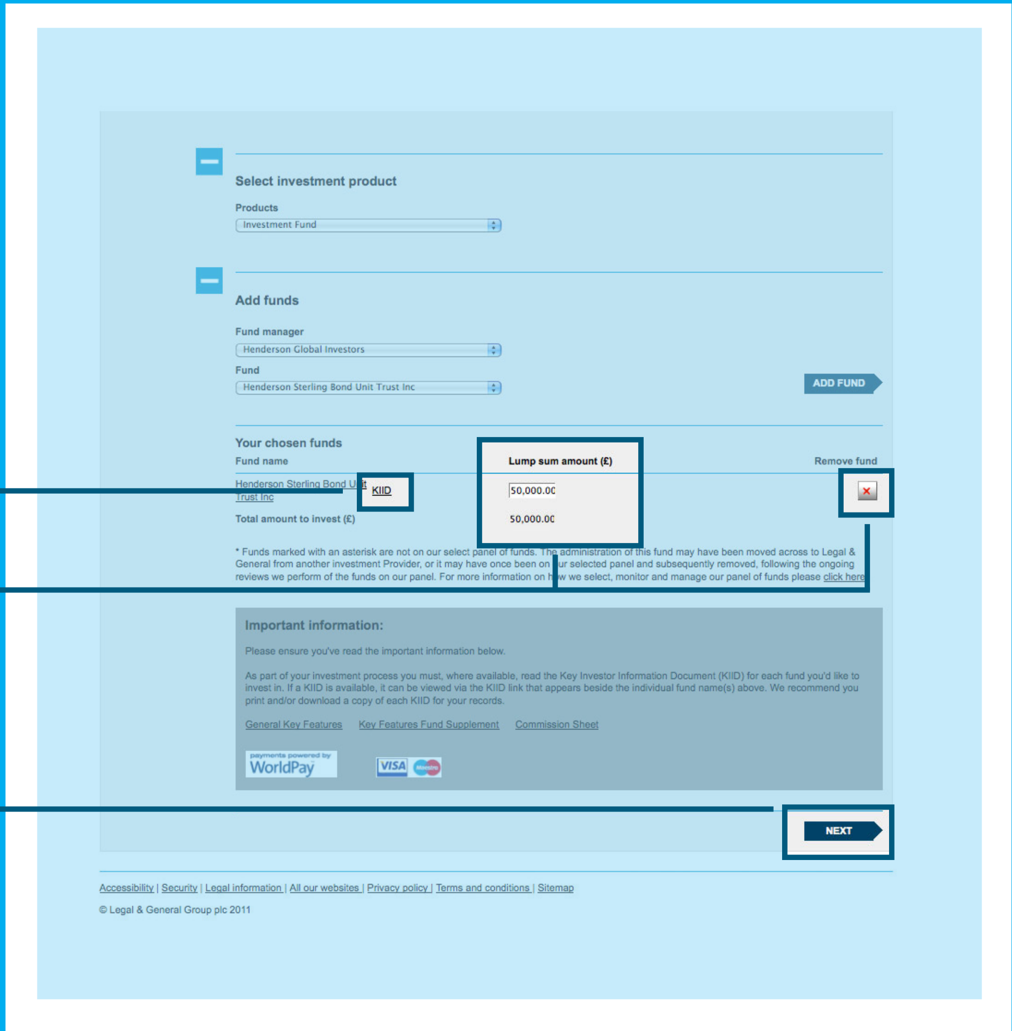


BUY ONLINE: ENTER INVESTMENT AMOUNT

6. Please ensure you've read the Key Investor Information Document (KIID) for each fund you wish to invest in. If a KIID is available, it can be viewed via the KIID link that appears beside the individual fund name(s). We recommend you print and/or download a copy of each KIID for your records.

7. Enter the amount you wish to invest. Choose the 'X' button to remove any selections you don't require.

8. Once completed select the 'NEXT' button to continue.

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the KIID for each fund you'd like to invest in. The KIID gives you information about your investment and the options available to you, helping you to understand the nature of the risks of investing in this fund.

9.

10.

11.

BUY ONLINE: ENTER PERSONAL DETAILS

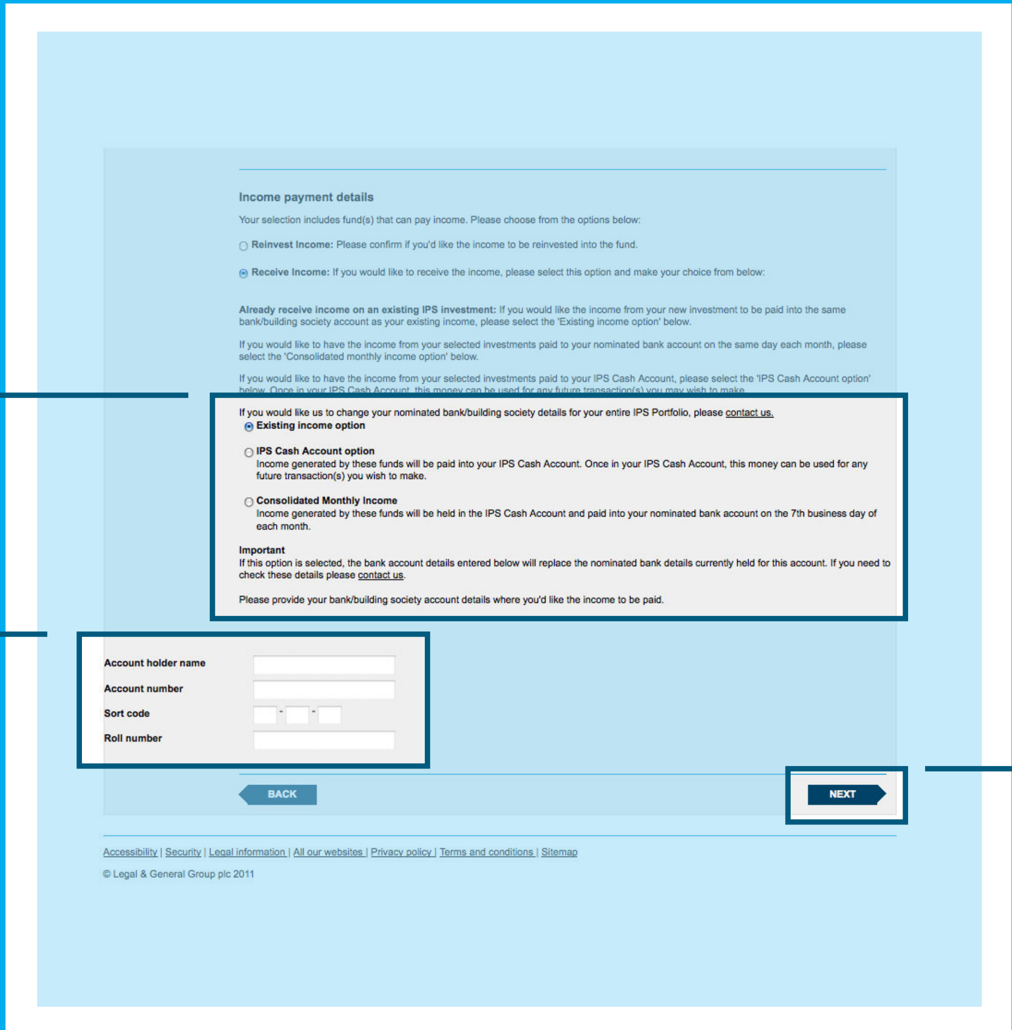
Any income you may receive from your portfolio investments can either be reinvested or paid to you as an income.

9. Check your personal information is correct and edit if necessary.

10. INCOME PAYMENT OPTIONS

- Reinvest income – select this option if you would like any income to be reinvested back into the fund.
- Recieve income – select this option if you would like to receive any income from the fund you're invested in.

11. Select the 'NEXT' button to continue.



12.

13.

14.

12. If you've chosen to receive income please select how you would like to receive these payments. You have three options:

- Existing Income – as per your existing investments.
- IPS Cash Account – income generated by these funds will be paid into your IPS Cash Account. Once in your IPS Cash Account, this money can be used for any future transaction(s) you wish to make.
- Consolidated Monthly Income – income generated by these funds will be held in the IPS Cash Account and paid into your nominated bank or building society account on the seventh business day of each month.

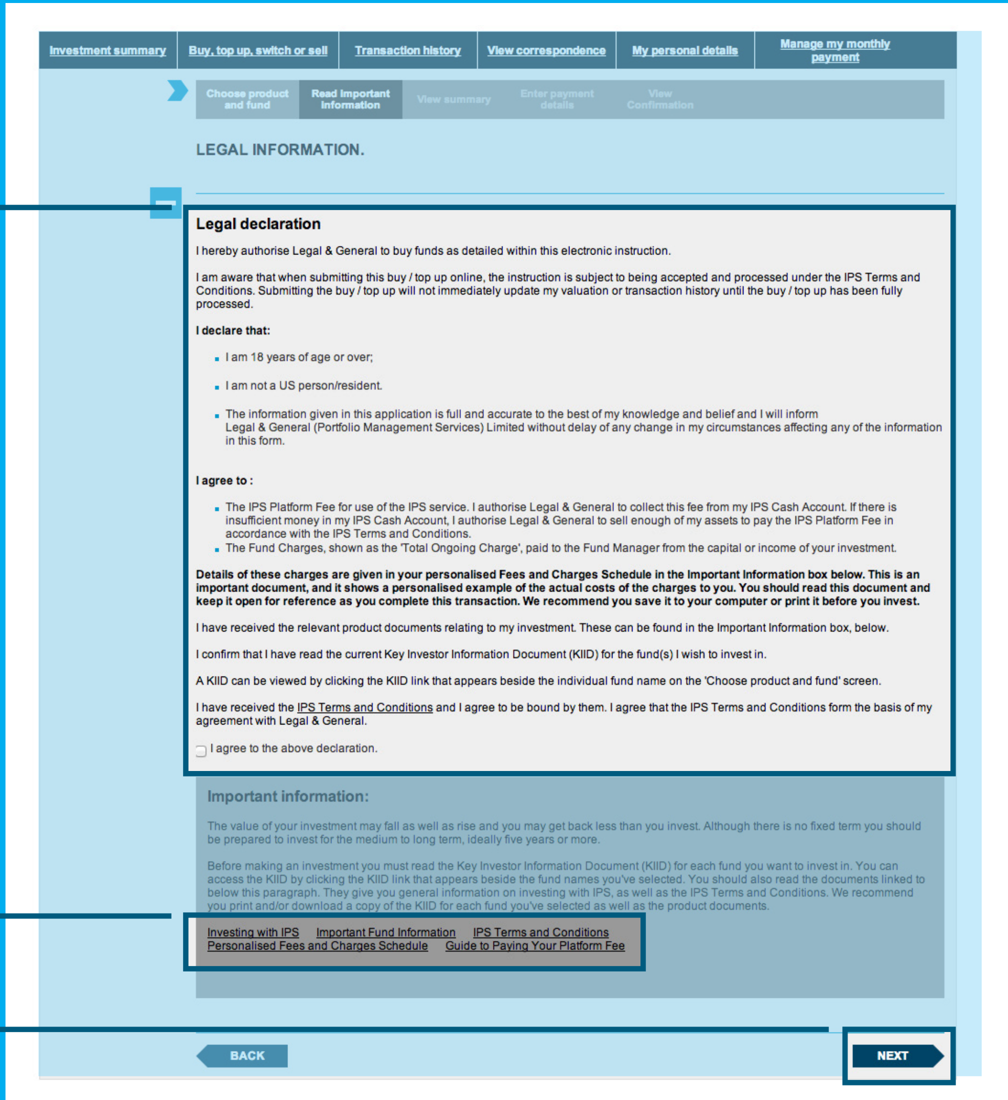
13. If you've elected to consolidate your monthly income, please enter the details of the bank or building society account you'd like the income paid into.

14. Once completed select the 'NEXT' button to continue.

15.

16.

17.



Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

Choose product and fund | Read Important Information | View summary | Enter payment details | View Confirmation

LEGAL INFORMATION.

Legal declaration

I hereby authorise Legal & General to buy funds as detailed within this electronic instruction.

I am aware that when submitting this buy / top up online, the instruction is subject to being accepted and processed under the IPS Terms and Conditions. Submitting the buy / top up will not immediately update my valuation or transaction history until the buy / top up has been fully processed.

I declare that:

- I am 18 years of age or over;
- I am not a US person/resident.
- The information given in this application is full and accurate to the best of my knowledge and belief and I will inform Legal & General (Portfolio Management Services) Limited without delay of any change in my circumstances affecting any of the information in this form.

I agree to :

- The IPS Platform Fee for use of the IPS service. I authorise Legal & General to collect this fee from my IPS Cash Account. If there is insufficient money in my IPS Cash Account, I authorise Legal & General to sell enough of my assets to pay the IPS Platform Fee in accordance with the IPS Terms and Conditions.
- The Fund Charges, shown as the 'Total Ongoing Charge', paid to the Fund Manager from the capital or income of your investment.

Details of these charges are given in your personalised Fees and Charges Schedule in the Important Information box below. This is an important document, and it shows a personalised example of the actual costs of the charges to you. You should read this document and keep it open for reference as you complete this transaction. We recommend you save it to your computer or print it before you invest.

I have received the relevant product documents relating to my investment. These can be found in the Important Information box, below.

I confirm that I have read the current Key Investor Information Document (KIID) for the fund(s) I wish to invest in.

A KIID can be viewed by clicking the KIID link that appears beside the individual fund name on the 'Choose product and fund' screen.

I have received the IPS Terms and Conditions and I agree to be bound by them. I agree that the IPS Terms and Conditions form the basis of my agreement with Legal & General.

☐ I agree to the above declaration.

Important information:

The value of your investment may fall as well as rise and you may get back less than you invest. Although there is no fixed term you should be prepared to invest for the medium to long term, ideally five years or more.

Before making an investment you must read the Key Investor Information Document (KIID) for each fund you want to invest in. You can access the KIID by clicking the KIID link that appears beside the fund names you've selected. You should also read the documents linked to below this paragraph. They give you general information on investing with IPS, as well as the IPS Terms and Conditions. We recommend you print and/or download a copy of the KIID for each fund you've selected as well as the product documents.

Investing with IPS | Important Fund Information | IPS Terms and Conditions
Personalised Fees and Charges Schedule | Guide to Paying Your Platform Fee

BACK | NEXT

BUY ONLINE: READ IMPORTANT INFORMATION

15. Read the declaration and tick the box if you agree with it. If you're buying an ISA you'll need to confirm your UK residency. By ticking the declaration box you're also confirming that you've seen the KIID for the fund(s) you're investing in. If a KIID is available, it can be viewed via the KIID link in the 'Choose product and fund' screens.

16. You must ensure that you've read your personalised Fees and Charges Schedule and save this for your reference.

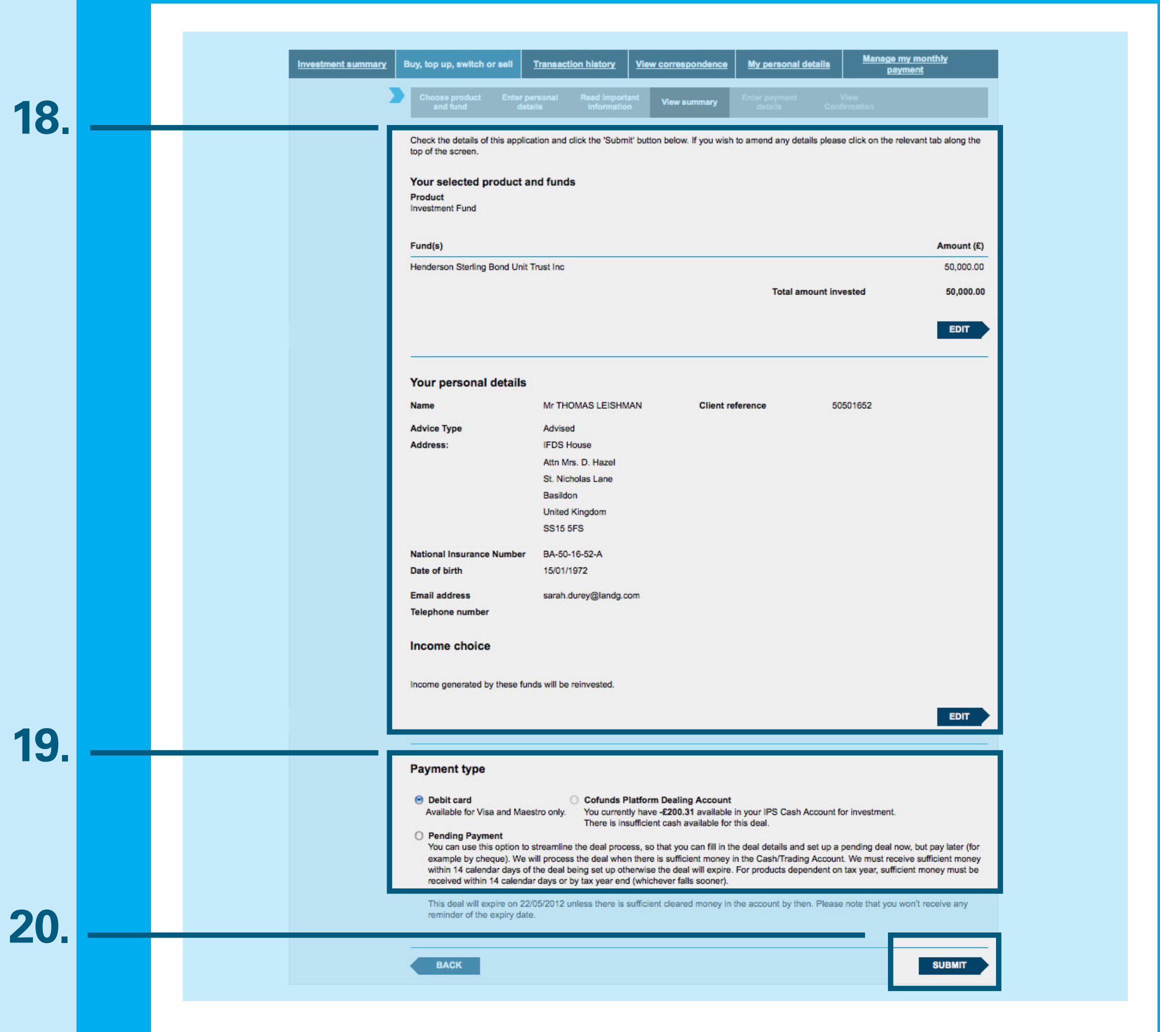
17. Once completed select the 'NEXT' button to continue.

i

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

We recommend you print and/or download a copy of each KIID for your records.



BUY ONLINE: VIEW SUMMARY

18. Confirm the summary; if any of the details are incorrect select the appropriate 'EDIT' button to amend.

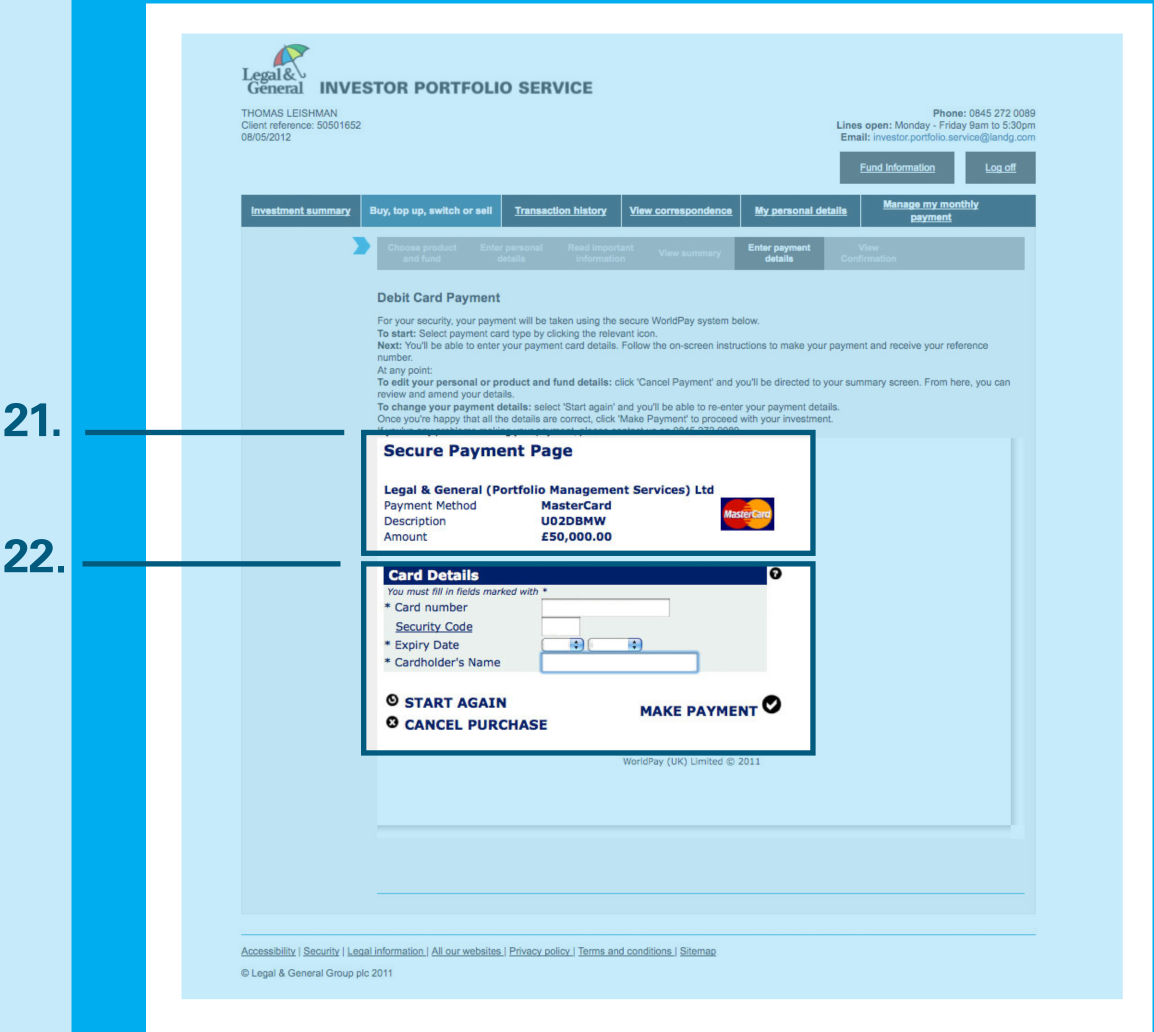
19. Select your preferred payment option.

20. When your details are correct, select the 'SUBMIT' button to continue.

NOTE: If you've chosen to pay through your IPS Cash Account or through Pending Payment move to step 24.

IMPORTANT INFORMATION

Please note, you'll still see your IPS Cash Account as an option even if there are insufficient funds in your IPS Cash Account to cover the transaction.



BUY ONLINE: ENTER PAYMENT DETAILS

If you've selected to pay by debit card please follow the instructions below:

21. Check the payment details are correct then choose the payment method you'd like to use.

22. Complete the required details followed by selecting the 'MAKE PAYMENT' button.

23.

BUY ONLINE: PAYMENT CONFIRMATION

You'll receive a message on screen confirming your payment.

23. Select the 'NEXT' button to continue.

24.

25.

BUY ONLINE: VIEW CONFIRMATION

24. To print out details of your transaction select the 'PRINT FRIENDLY' button.

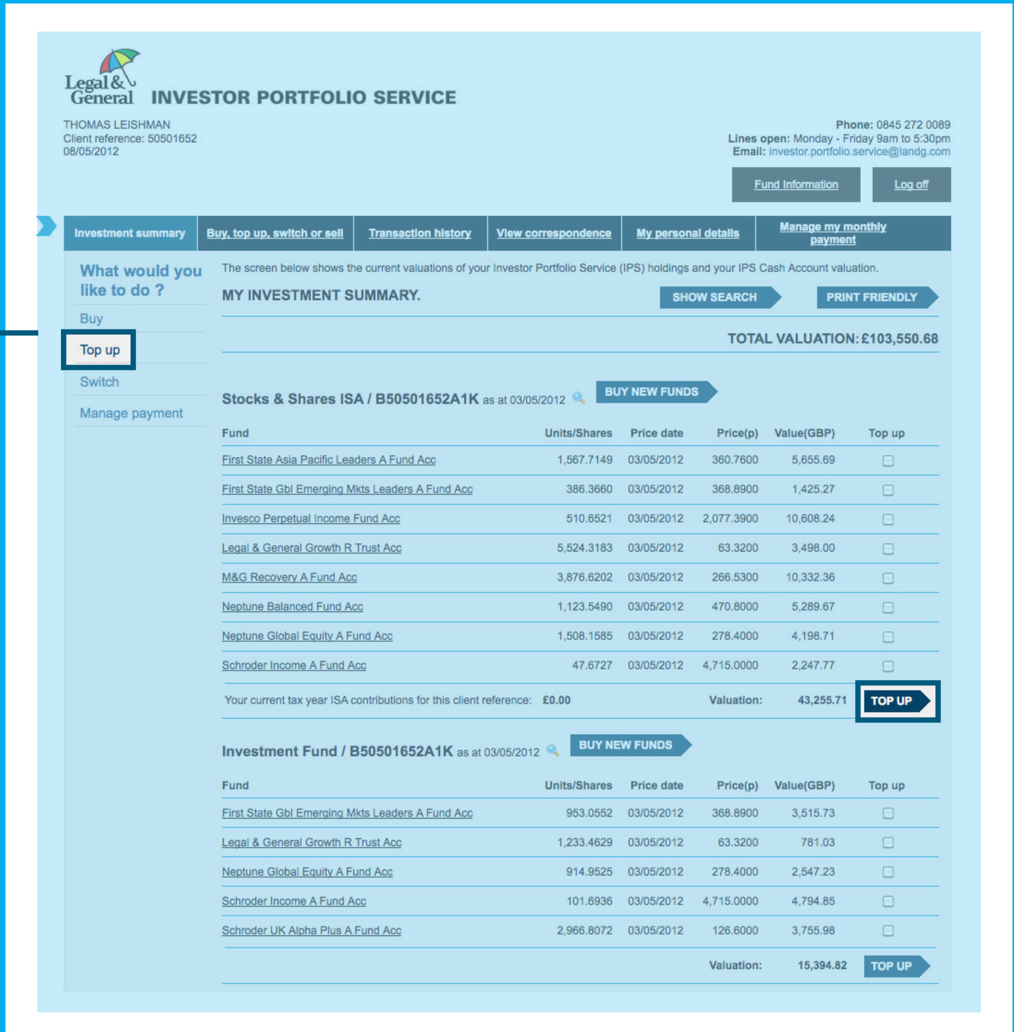
25. You may now choose to:

- Buy another product.
- Return to your investment summary.
- Log off.

TOP UP ONLINE.

IPS allows you to top up your stocks and shares ISAs, OEICs and unit trust investments online. Here we take you through how to do this step-by-step.

1.



Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Asia Pacific Leaders A Fund Acc	1,567.7149	03/05/2012	360.7600	5,655.69	☐
First State Gbl Emerging Mkts Leaders A Fund Acc	386.3660	03/05/2012	368.8900	1,425.27	☐
Invesco Perpetual Income Fund Acc	510.6521	03/05/2012	2,077.3900	10,608.24	☐
Legal & General Growth R Trust Acc	5,524.3183	03/05/2012	63.3200	3,498.00	☐
M&G Recovery A Fund Acc	3,876.6202	03/05/2012	266.5300	10,332.36	☐
Neptune Balanced Fund Acc	1,123.5490	03/05/2012	470.8000	5,289.67	☐
Neptune Global Equity A Fund Acc	1,508.1585	03/05/2012	278.4000	4,198.71	☐
Schroder Income A Fund Acc	47.6727	03/05/2012	4,715.0000	2,247.77	☐

Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Gbl Emerging Mkts Leaders A Fund Acc	953.0552	03/05/2012	368.8900	3,515.73	☐
Legal & General Growth R Trust Acc	1,233.4629	03/05/2012	63.3200	781.03	☐
Neptune Global Equity A Fund Acc	914.9525	03/05/2012	278.4000	2,547.23	☐
Schroder Income A Fund Acc	101.6936	03/05/2012	4,715.0000	4,794.85	☐
Schroder UK Alpha Plus A Fund Acc	2,966.8072	03/05/2012	126.6000	3,755.98	☐

TOP UP ONLINE: INVESTMENT SUMMARY

1. Select ‘Top up’ from the menu on the left. Or select the funds you want in the ‘Top up’ column shown in the main investments summary followed by the ‘TOP UP’ button (if you choose the second option go to step 5).

   Please note, you’ll only be able to top up into commission-free funds you hold. You can no longer add additional money into commission-included funds you hold.

IMPORTANT INFORMATION

You can only top up one investment fund product at a time.

If you’re an existing Portfolio Bond or Portfolio Plus Self Invested Personal Pension (SIPP) customer and would like to make a further investment into the product, please contact your financial adviser.

If you don’t have a financial adviser you can call Legal & General’s Financial Solutions Direct on **0800 316 5866**. Lines are open Monday to Friday 9.00am to 5.00pm. We may record and monitor calls. Calls are normally free of charge from landlines but charges may apply from mobile phones. Please note, we can only advise you on Legal & General’s products.

2.

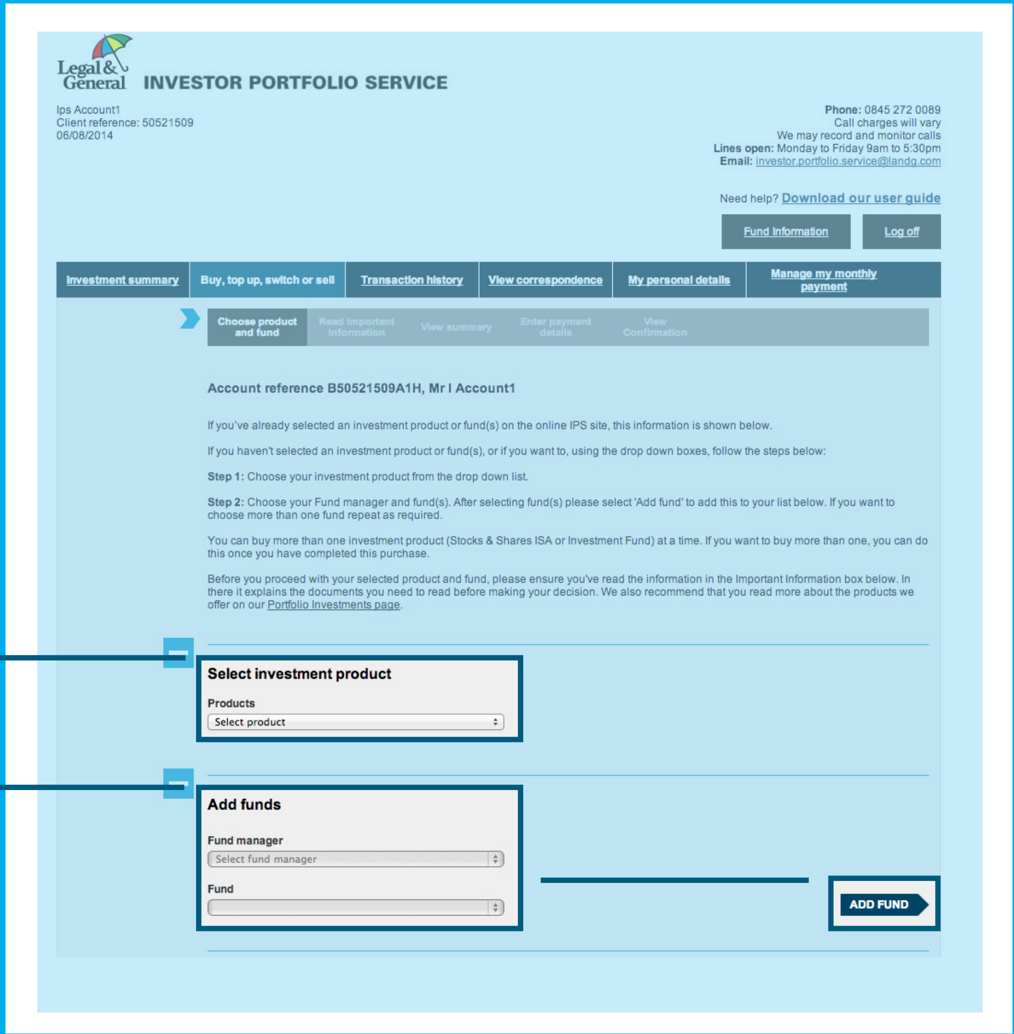
3.

TOP UP ONLINE: CHOOSE PRODUCT AND FUND

2. Select your existing account in the drop-down list.

3. Select the 'NEXT' button to continue.

TIP: Do not use the forward and back buttons on your internet browser to navigate these screens, as this will clear the information you have inputted. To go to the next screen or return to a previous screen, use the buttons in the bottom right of the page.



4.

5.

TOP UP ONLINE: CHOOSE PRODUCT AND FUND

4. Select the product from the drop-down list.

5. Select the Fund Manager and Fund you wish to purchase, then select the 'ADD FUND' button.

6.

7.

8.

TOP UP ONLINE: ENTER INVESTMENT AMOUNT

6. Enter the amount you wish to invest. Choose the 'X' button to remove any selections you don't require. You should read the Key Investor Information Document (KIID) for the fund(s) you with to top up. If a KIID is available, it can be viewed via the KIID link that appears beside the individual fund name.

7. You must ensure that you've read your personalised Fees and Charges Schedule and save this for your reference.

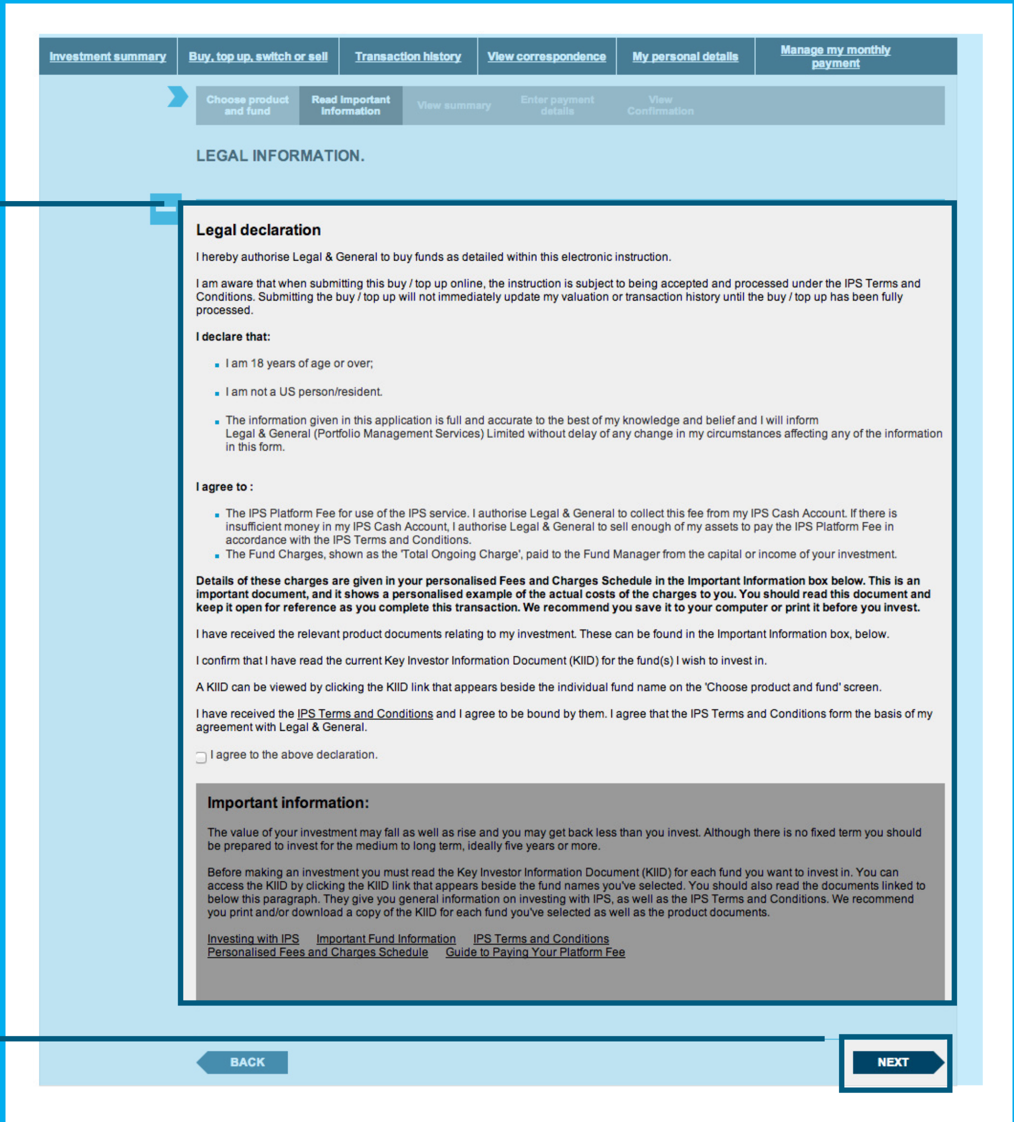
8. Once you've completed your selection, click the 'NEXT' button to continue.

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

We recommend you print and/or download a copy of each KIID for your records.

9.



10.

TOP UP ONLINE: READ IMPORTANT INFORMATION

9. Read the declaration and tick the box to confirm if you agree with it. If you're topping up an ISA you'll need to confirm your UK residency.

By ticking the declaration box you're also confirming that you've seen the KIID for the fund(s) you're investing in. Please see the information below for more detail about the KIID.

10. Click the 'NEXT' button to continue.

i

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

If a KIID is available, it can be viewed via the KIID link in the 'Choose product and fund' screens. We recommend you print and/or download a copy of each KIID for your records.

11.

12.

13.

TOP UP ONLINE: VIEW SUMMARY

11. Confirm the summary; if any of the details are incorrect select the appropriate 'EDIT' button to amend.

12. Select your preferred payment option.

13. When your details are correct, select the 'SUBMIT' button to continue.

IMPORTANT INFORMATION

Please note, you'll still see your IPS Cash Account as an option even if there are insufficient funds in your IPS Cash Account to cover the transaction.

14.

15.

TOP UP ONLINE: ENTER PAYMENT DETAILS

If you've selected to pay by debit card please follow the instructions below:

14. Check the payment details are correct then choose the payment method you'd like to use.

15. Complete the required details followed by selecting the 'MAKE PAYMENT' button.

16.

TOP UP ONLINE: ENTER PAYMENT DETAILS

You'll receive a message on screen confirming your payment.

16. Select the 'NEXT' button to continue.

17.

18.

TOP UP ONLINE: VIEW CONFIRMATION

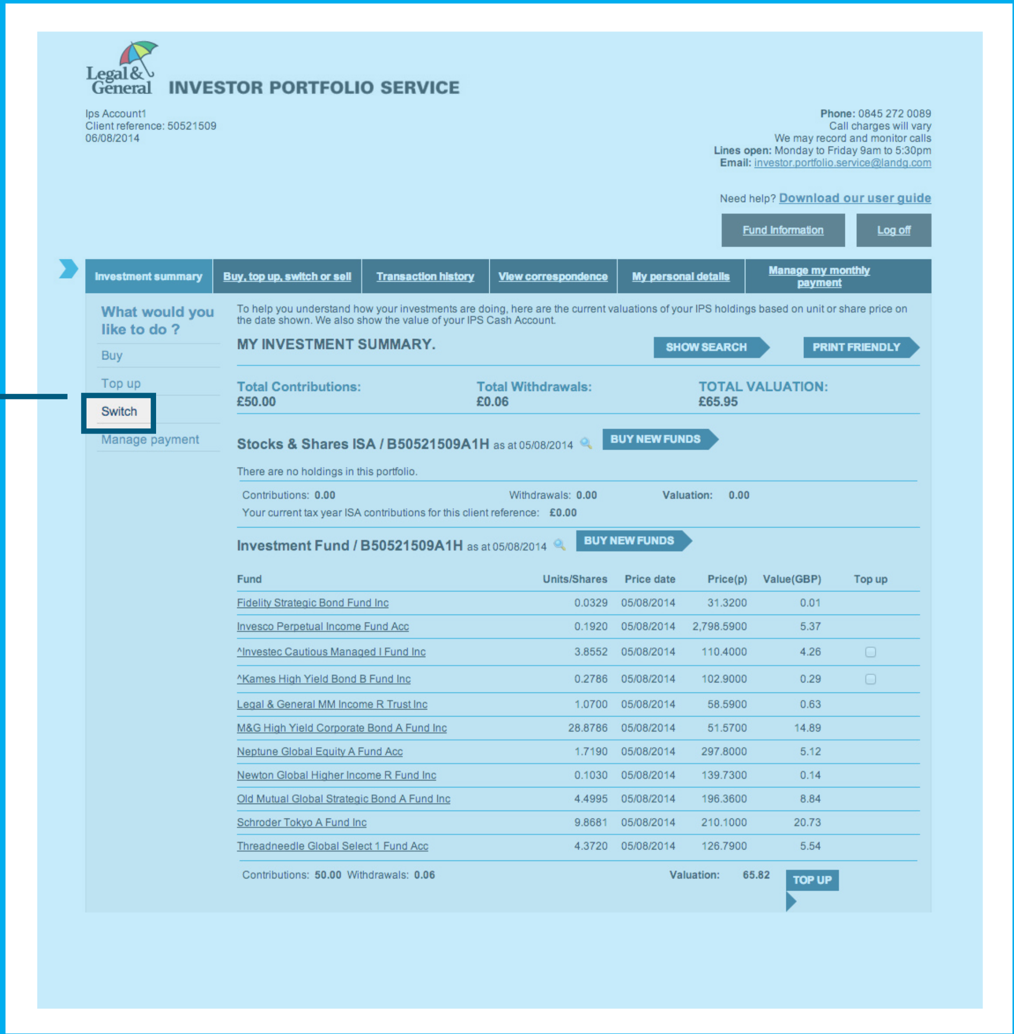
17. To print out details of your transaction select the 'PRINT FRIENDLY' button.

18. You may now choose to:

- Buy another product.
- Return to your investment summary.
- Log off.

SWITCH ONLINE.

IPS allows you to switch your money online between funds in your stocks and shares ISAs, OEICs and unit trusts. Please note, you cannot switch between a stocks and shares ISA and an OEIC or unit trust. This section will walk you through the switching process.


Legal & General INVESTOR PORTFOLIO SERVICE

Ips Account1
Client reference: 50521509
06/08/2014

Phone: 0845 272 0089
Call charges will vary
We may record and monitor calls
Lines open: Monday to Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Need help? Download our user guide

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?
- Buy
- Top up
- Switch
- Manage payment

To help you understand how your investments are doing, here are the current valuations of your IPS holdings based on unit or share price on the date shown. We also show the value of your IPS Cash Account.

MY INVESTMENT SUMMARY. SHOW SEARCH PRINT FRIENDLY

Total Contributions: £50.00
Total Withdrawals: £0.06
TOTAL VALUATION: £65.95

Stocks & Shares ISA / B50521509A1H as at 05/08/2014 BUY NEW FUNDS

There are no holdings in this portfolio.

Contributions: 0.00 Withdrawals: 0.00 Valuation: 0.00
Your current tax year ISA contributions for this client reference: £0.00

Investment Fund / B50521509A1H as at 05/08/2014 BUY NEW FUNDS

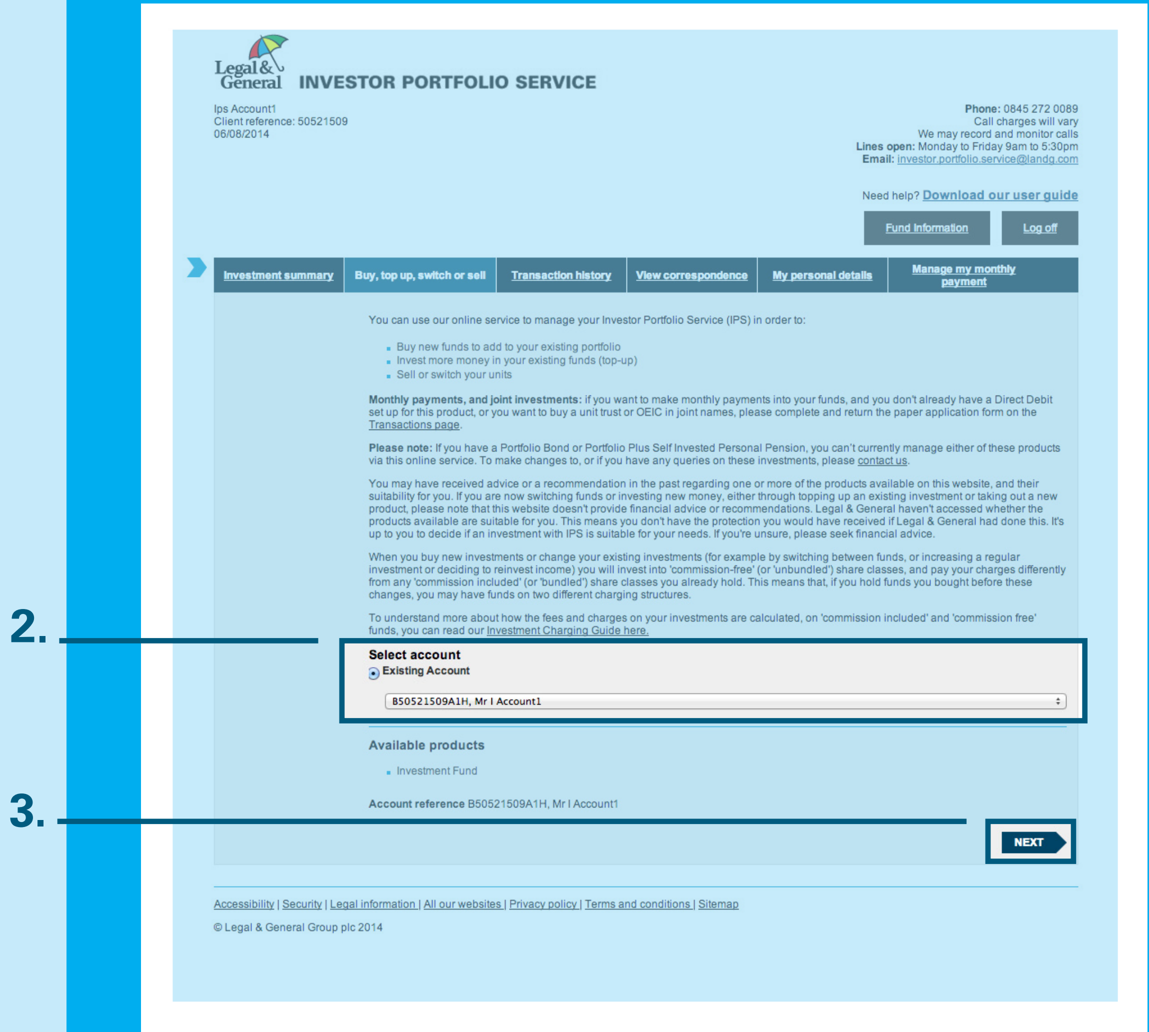
Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
Fidelity Strategic Bond Fund Inc	0.0329	05/08/2014	31.3200	0.01	
Invesco Perpetual Income Fund Acc	0.1920	05/08/2014	2,798.5900	5.37	
^Investec Cautious Managed I Fund Inc	3.8552	05/08/2014	110.4000	4.26	☐
^Kames High Yield Bond B Fund Inc	0.2786	05/08/2014	102.9000	0.29	☐
Legal & General MM Income R Trust Inc	1.0700	05/08/2014	58.5900	0.63	
M&G High Yield Corporate Bond A Fund Inc	28.8786	05/08/2014	51.5700	14.89	
Neptune Global Equity A Fund Acc	1.7190	05/08/2014	297.8000	5.12	
Newton Global Higher Income R Fund Inc	0.1030	05/08/2014	139.7300	0.14	
Old Mutual Global Strategic Bond A Fund Inc	4.4995	05/08/2014	196.3600	8.84	
Schroder Tokyo A Fund Inc	9.8681	05/08/2014	210.1000	20.73	
Threadneedle Global Select 1 Fund Acc	4.3720	05/08/2014	126.7900	5.54	

Contributions: 50.00 Withdrawals: 0.06 Valuation: 65.82 TOP UP

1.

SWITCH ONLINE: INVESTMENT SUMMARY

1. Select 'SWITCH' on the left-hand side.



PAGE: 1 2 3 4 5 6 7 8 9

2. Select the 'Existing Account' you wish to switch funds from.

3. Select the 'NEXT' button to continue.

IMPORTANT INFORMATION

If you're an existing Portfolio Bond or Portfolio Plus Self Invested Personal Pension (SIPP) customer and would like to switch your funds, please contact your financial adviser. If you don't have a financial adviser you can call Legal & General's Financial Solutions Direct on **0800 316 5866**. Lines are open Monday to Friday 9.00am to 5.00pm. We may record and monitor calls. Calls are normally free of charge from landlines but charges may apply from mobile phones. Please note, we can only advise you on Legal & General's products.

4.

5.

6.

SWITCH ONLINE: ENTER PERSONAL/PRODUCT DETAILS

4. Check if your personal information is correct and edit if necessary.

5. Select the product that holds the fund you wish to switch holdings from.

6. Select the ‘NEXT’ button to continue.

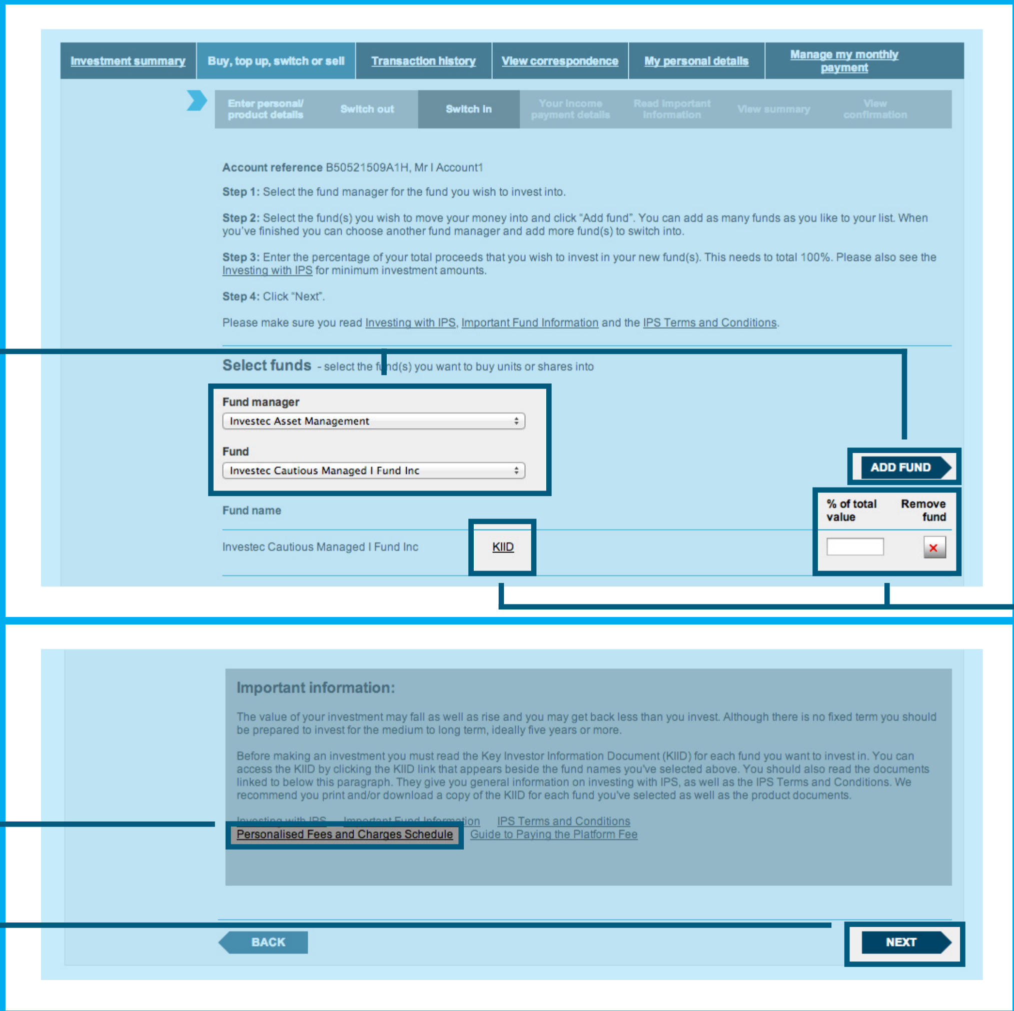
TIP: Do not use the forward and back buttons on your internet browser to navigate these screens, as this will clear the information you’ve entered. To go to the next screen or return to a previous screen, use the buttons in the bottom right of the page.

SWITCH ONLINE: SWITCH OUT

7. Select the Fund Manager, the Fund and select 'ADD FUND'.

8. You can either specify the number of units or shares to sell, or tick the box to sell all the units or shares. If you want to remove this choice select the 'X'.

9. Select the 'NEXT' button to continue.



10.

11.

12.

13.

SWITCH ONLINE: SWITCH IN

10. Select the 'Fund Manager' and 'Fund' you want to switch your investment into and select the 'ADD FUND' button. If you would like to invest in more than one fund, simply repeat this step and click 'ADD FUND' after you've selected each fund. This will add the chosen fund to the bottom of the screen.

11. Enter the percentage of your investment you would like to switch for each fund you've chosen. If you want to remove this choice, select the 'X'. Please ensure you've read the Key Investor Information Document (KIID) for the fund you're switching into. If a KIID is available, it can be viewed via the KIID link that appears beside the individual fund name.

12. You must also read your personalised Fees and Charges Schedule and save this for your reference.

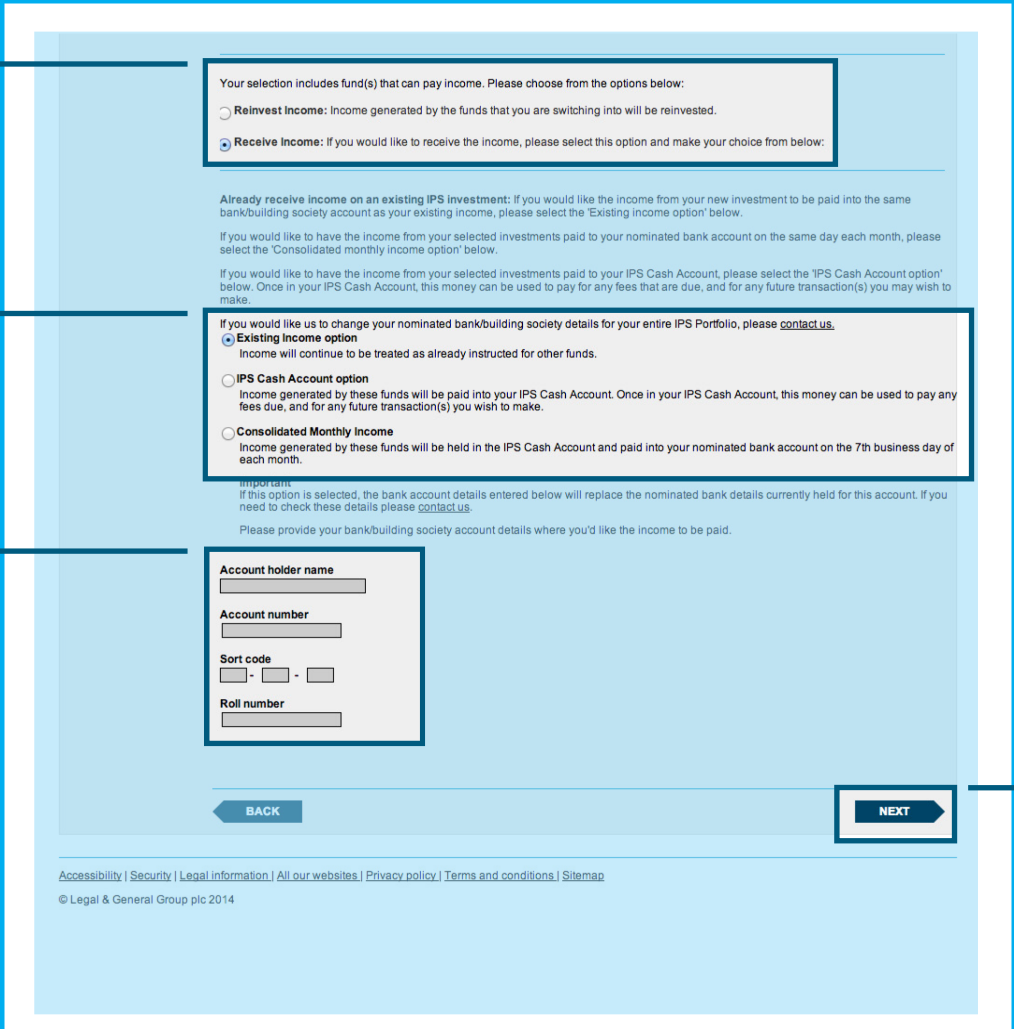
13. Once you've read the important information, select the 'NEXT' button to continue.

IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

We recommend you print and/or download a copy of each KIID for your records.

You must ensure that you've read the information provided about the fees and charges you'll pay on your investment. You must also read your personalised Fees and Charges Schedule and save this for your reference.



SWITCH ONLINE: YOUR INCOME PAYMENT DETAILS

Any income you may receive from your portfolio investments can either be reinvested or paid to you as an income.

14. INCOME PAYMENT OPTIONS

- Reinvest income – select this option if you'd like any income to be reinvested back into the fund. If you select this option, go to step 17.
- Receive income – select this option if you'd like to receive any income from the fund you're invested in.

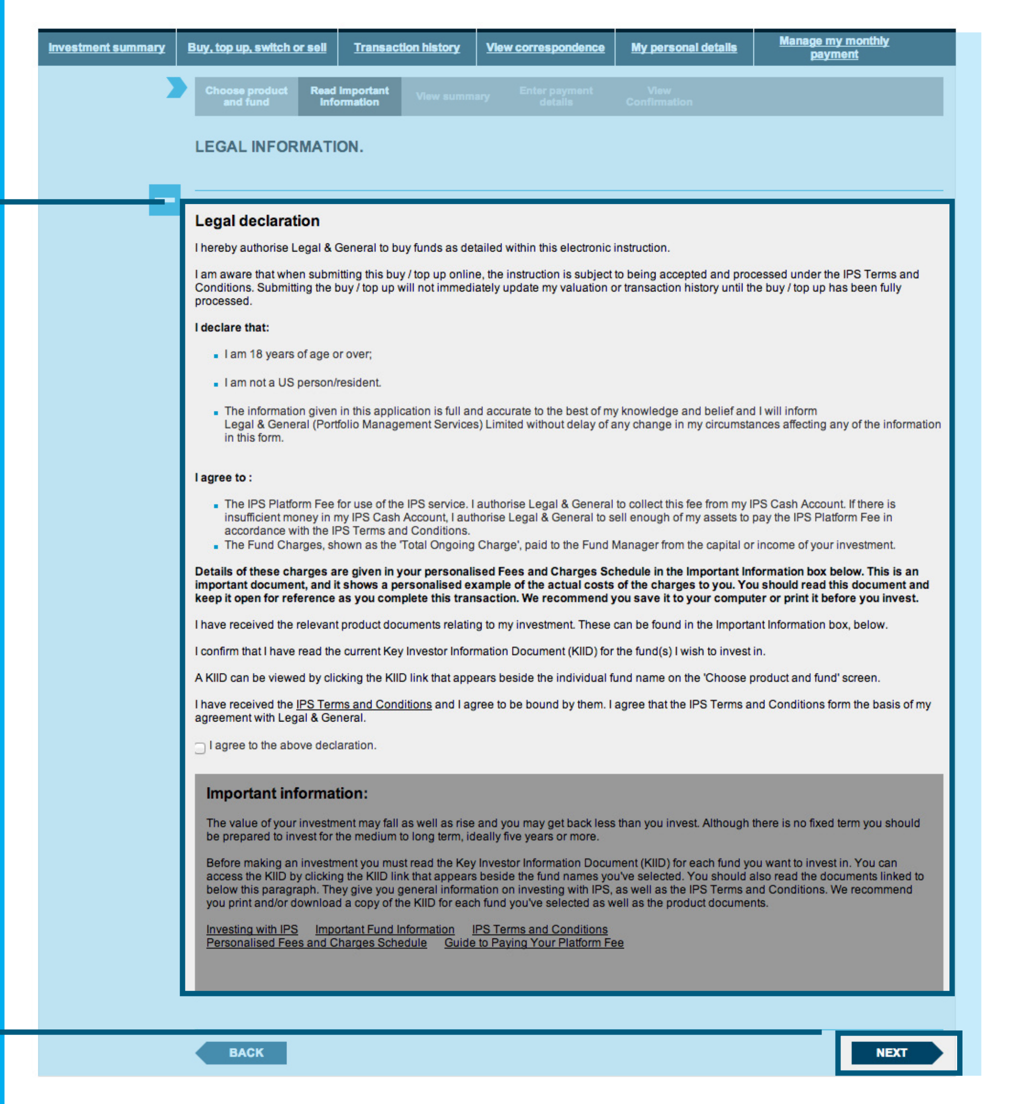
15. If you've chosen to receive income, please select how you'd like to receive these payments. You have three options:

- Existing Income – as per your existing investments.
- IPS Cash Account – income generated by these funds will be paid into your IPS Cash Account. Once in your IPS Cash Account, this money can be used for any future transaction(s) you wish to make.
- Consolidated Monthly Income – income generated by these funds will be held in the IPS Cash Account and paid into your nominated bank or building society account on the seventh business day of each month.

16. If you've elected to consolidate your monthly income, please enter the details of the bank or building society account you'd like the income paid into.

17. Once completed select the 'NEXT' button to continue.

18.



19.

SWITCH ONLINE: READ IMPORTANT INFORMATION

18. Read the declaration and tick the box if you agree with it. If you're buying an ISA you'll need to confirm your UK residency. By ticking the declaration box you're also confirming that you've seen the KIID for the fund(s) you're investing in. If a KIID is available, it can be viewed via the KIID link in the 'Choose product and fund' screens.

19. Once completed, select the 'NEXT' button to continue.

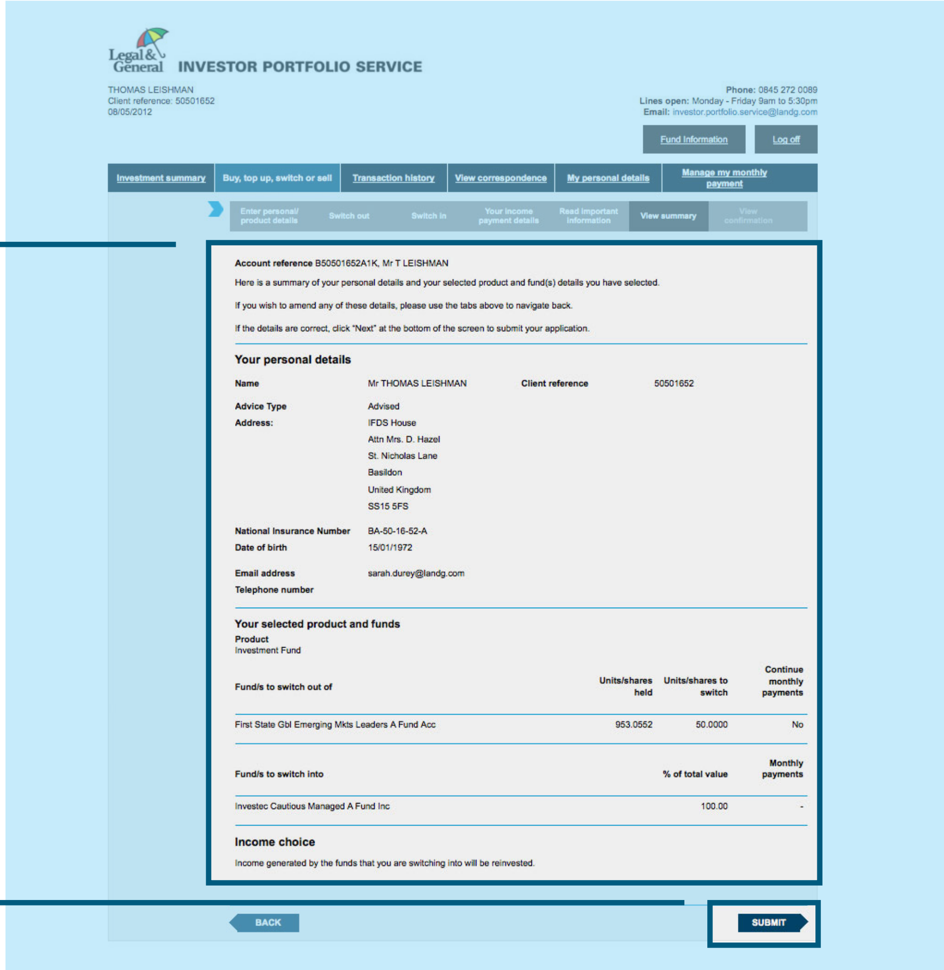
IMPORTANT INFORMATION

As part of your investment process you must, where available, read the Key Investor Information Document (KIID) for each fund you'd like to invest in. The KIID gives you information about a fund, helping you to understand the fund's charges and aims as well as the main risks of investing in the fund.

If a KIID is available, it can be viewed via the KIID link in the 'Switch in' screen. We recommend you print and/or download a copy of each KIID for your records.

20.

21.



SWITCH ONLINE: VIEW SUMMARY

20. Check the summary for your switch application. If any of the details are incorrect, return to the appropriate previous step using the grey tabs at the top of the page.

21. If the details are correct, select the 'SUBMIT' button to continue.

22.

23.

SWITCH ONLINE: VIEW CONFIRMATION

You'll receive a message on screen confirming your payment. You'll be given a deal reference number and in a few minutes, you'll receive an email confirming that your switch request has been accepted.

22. To print out details of your transaction select the 'PRINT FRIENDLY' button.

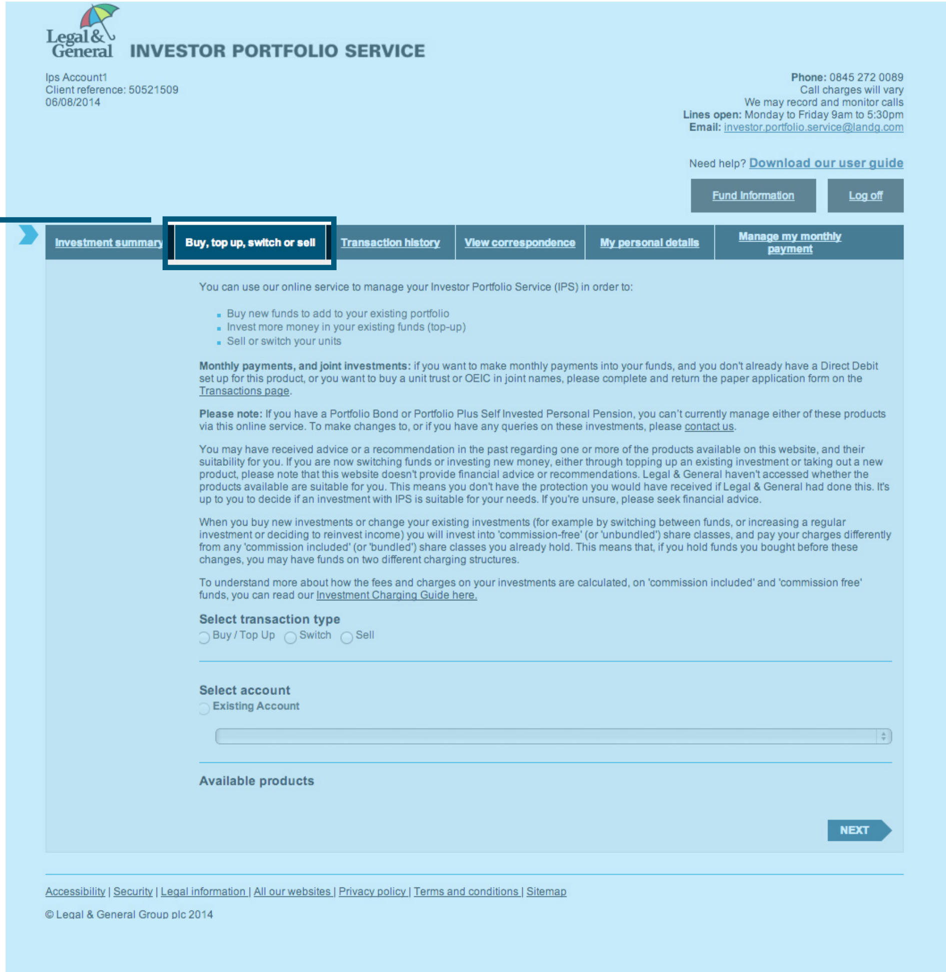
23. You may now choose to:

- Buy another product.
- Return to your investment summary.
- Log off.

SELL ONLINE.

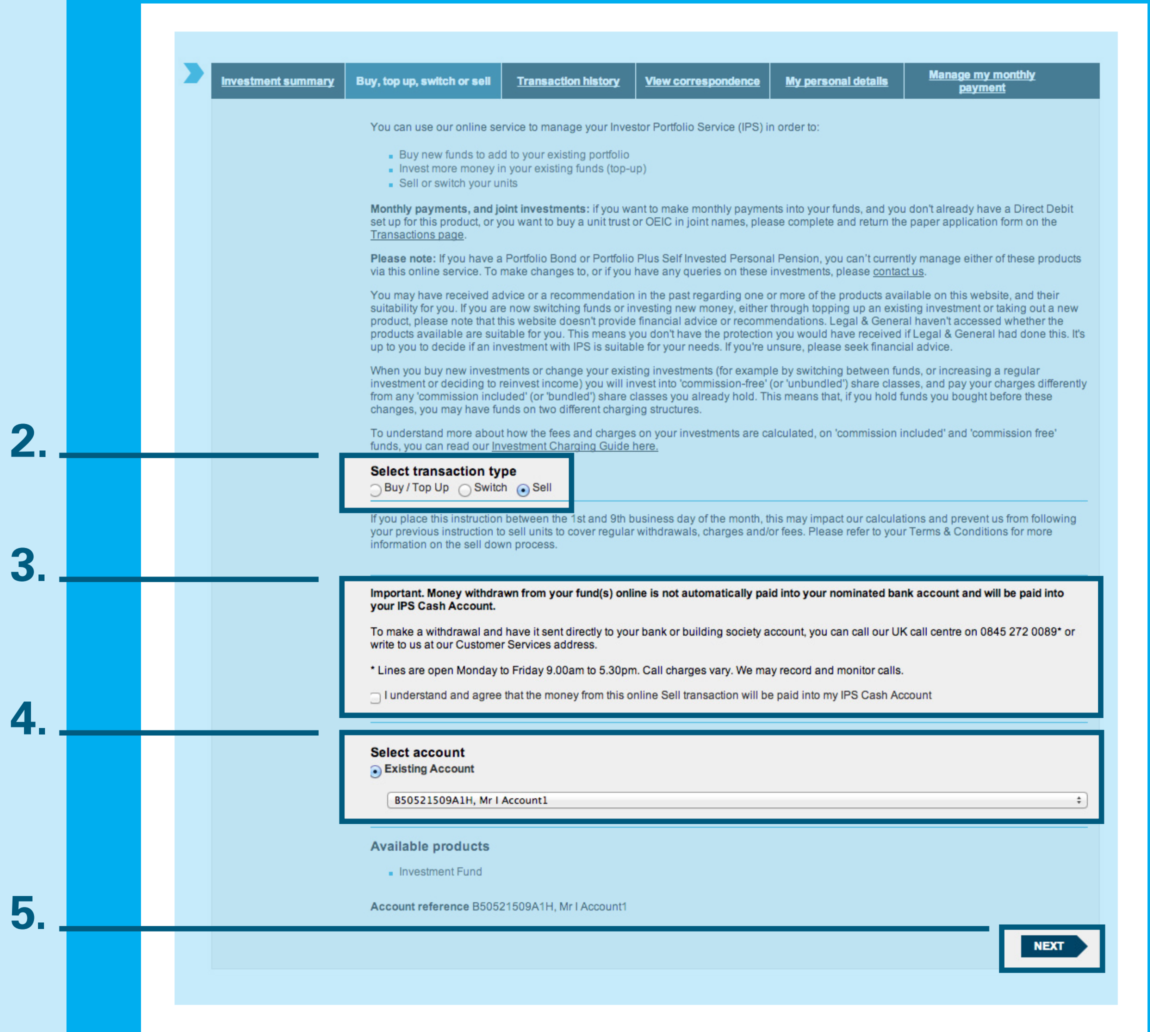
You can sell part or all of your investment online. The next few pages are a step-by-step guide to help you do just that.

1.



SELL ONLINE: BUY, TOP UP, SWITCH OR SELL

1. Select the 'Buy, top up, switch or sell' tab at the top of the page.



2. Select 'Sell' from the list of transaction types.

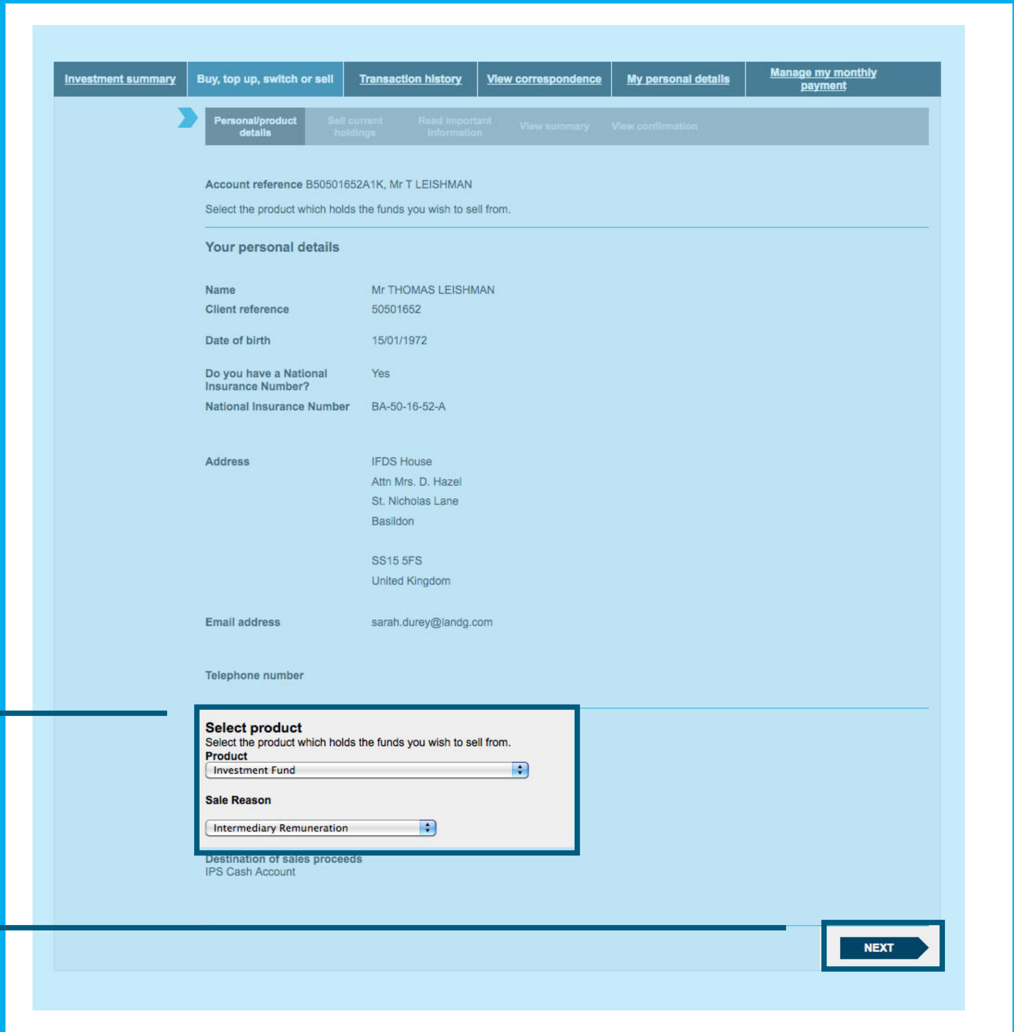
3. Confirm that you understand and agree that the money from this online transaction will pay money into your IPS Cash Account, not directly into your nominated bank or building society account.

4. Select the 'Existing Account' you wish to switch funds from.

5. Select the 'NEXT' button to continue.

IMPORTANT INFORMATION

If you're an existing Portfolio Bond or Portfolio Plus Self Invested Personal Pension (SIPP) customer and would like to make a withdrawal from your the product, please contact your financial adviser. If you don't have a financial adviser you can call Legal & General's Financial Solutions Direct on **0800 316 5866**.
Lines are open Monday to Friday 9.00am to 5.00pm. We may record and monitor calls. Calls are normally free of charge from landlines but charges may apply from mobile phones. Please note, we can only advise you on Legal & General's products.



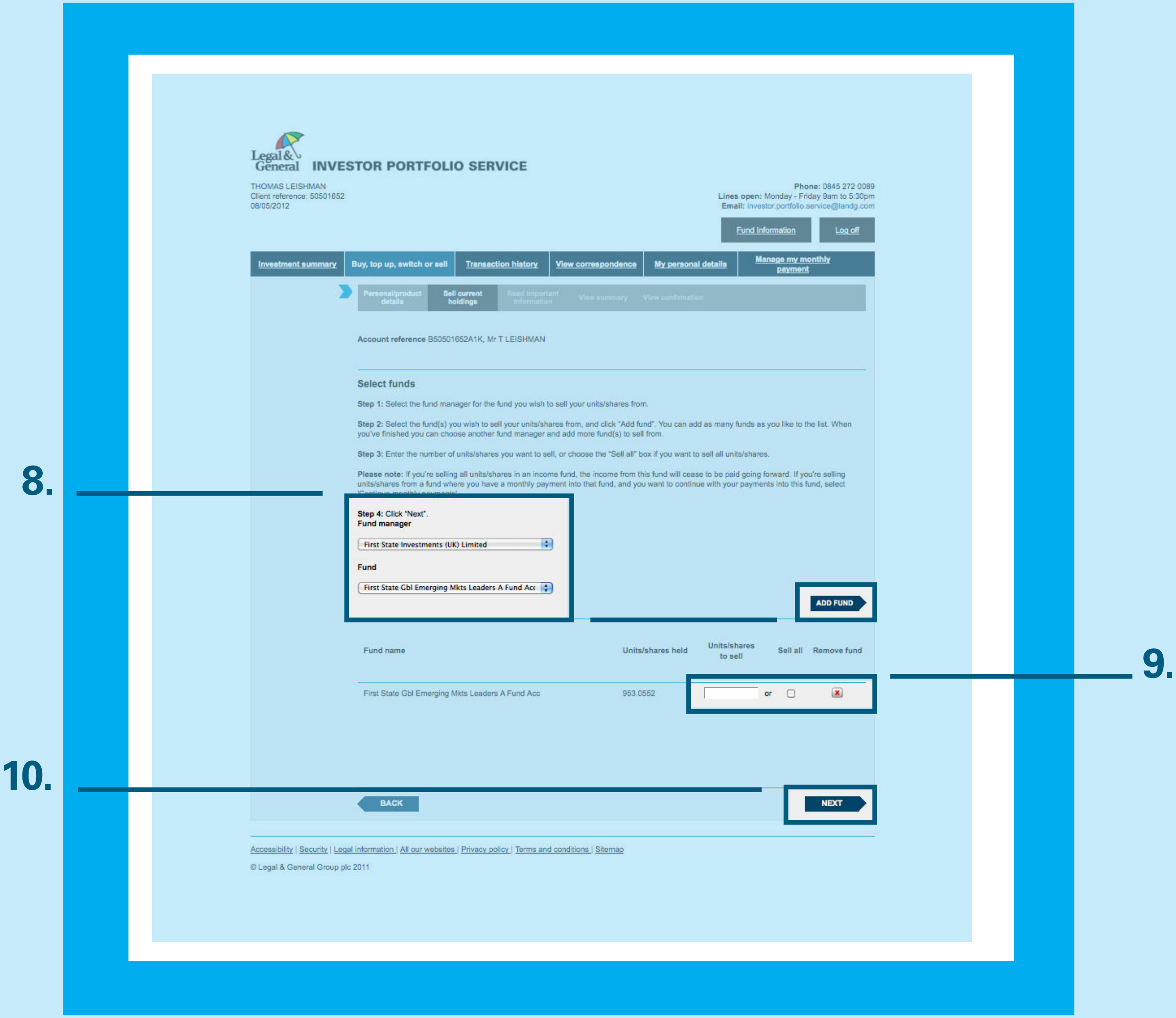
6.

7.

SELL ONLINE: SELECT PRODUCT

6. Select the product that holds the funds you wish to sell from and the reason.

7. Select the 'NEXT' button to continue.



SELL ONLINE: SELECT PRODUCT

8. Select the Product, Fund Manager and Fund that you wish to sell and select the 'ADD' button.

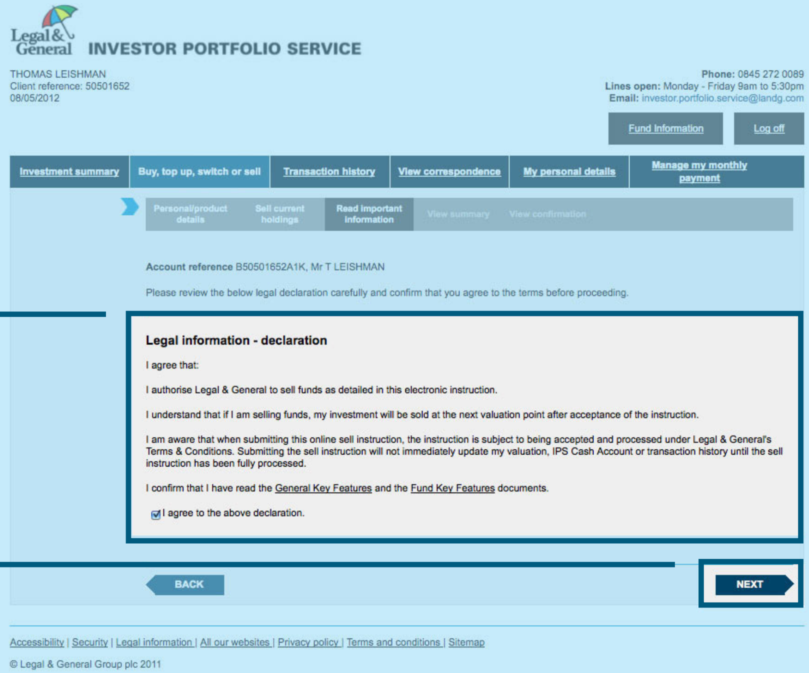
9. Enter the amount you wish to sell or tick 'Sell all'. Choose the 'X' button to remove any selections you don't want.

10. Select the 'NEXT' button to continue.

TIP: Do not use the forward and back buttons on your internet browser to navigate these screens, as this will clear the information you've entered. To go to the next screen or return to a previous screen, use the buttons in the bottom right of the page.

11.

12.



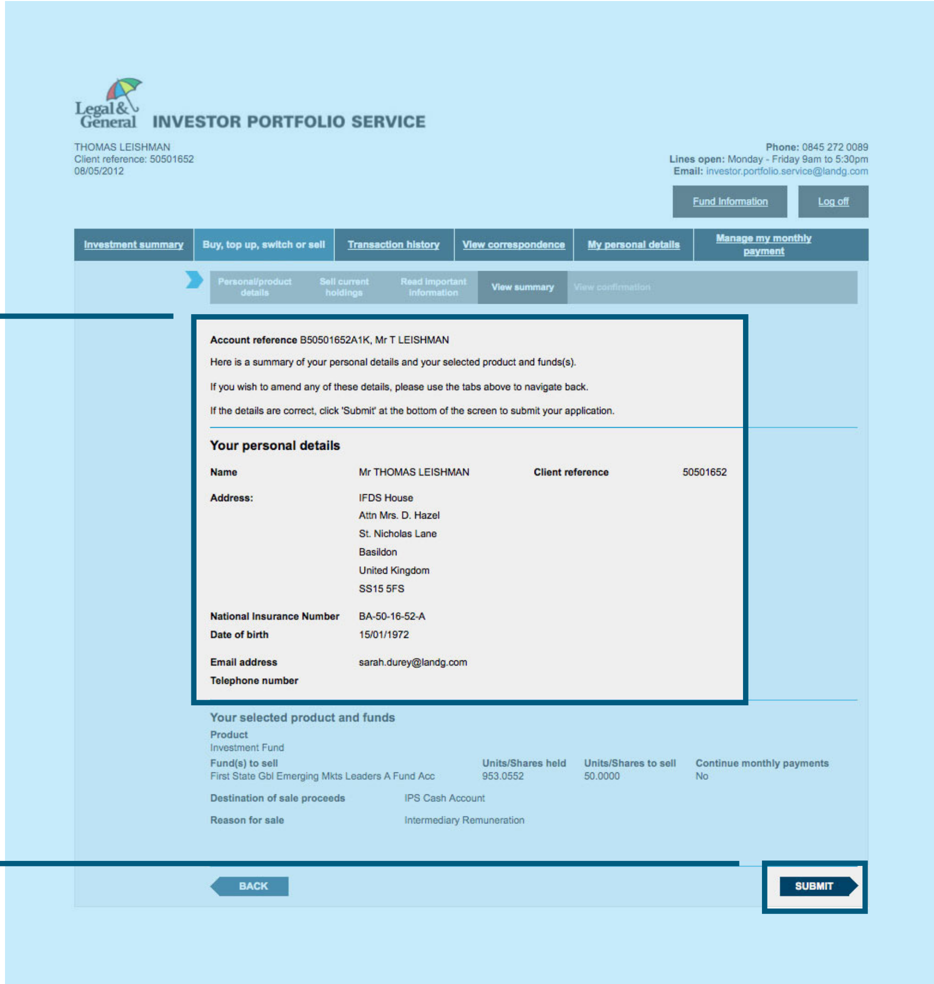
SELL ONLINE: READ IMPORTANT INFORMATION

11. Read the declaration and tick to confirm if you agree with it.

12. Select the 'NEXT' button to continue.

13.

14.

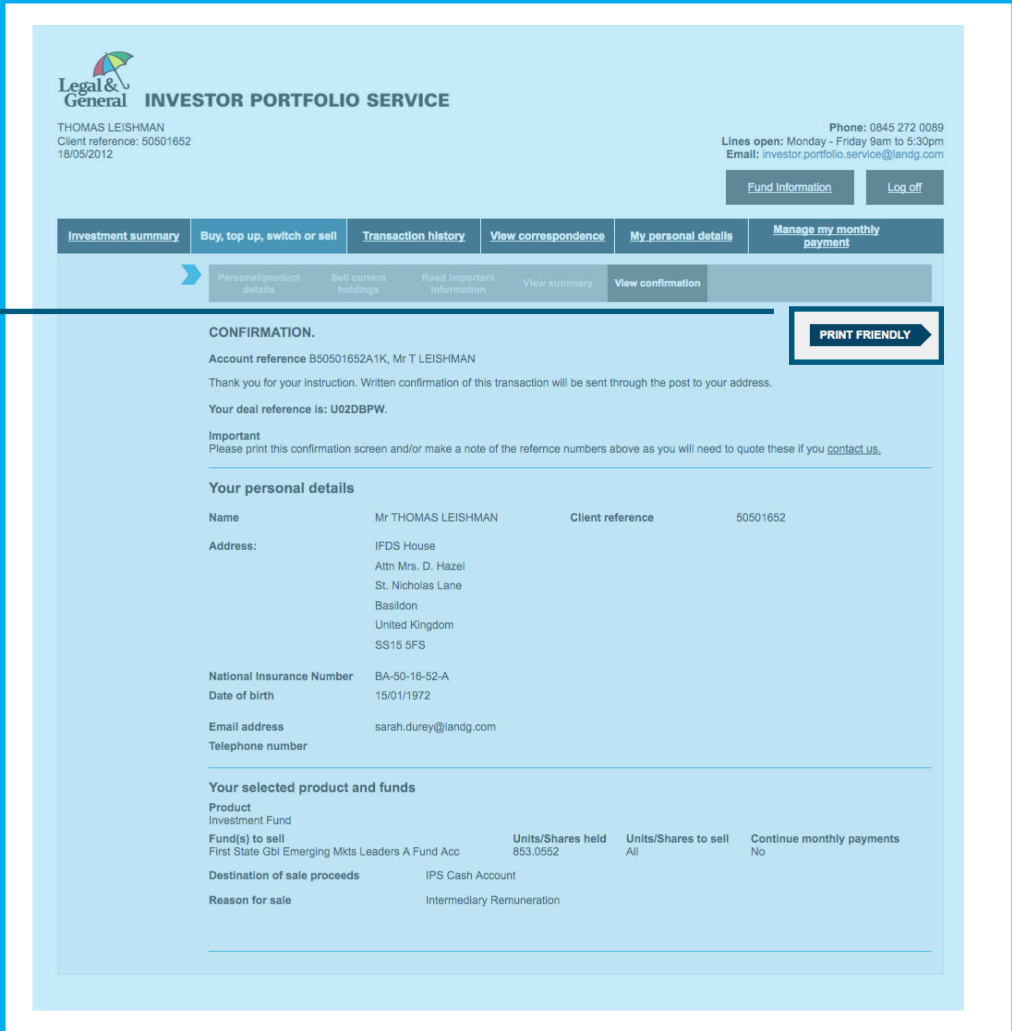


SELL ONLINE: READ IMPORTANT INFORMATION

13. Check the summary for your sell request. If any of the details are incorrect, return to the appropriate previous steps by selecting the 'BACK' button.

14. Select the 'SUBMIT' button to proceed.

15.


Legal & General INVESTOR PORTFOLIO SERVICE

THOMAS LEISHMAN
Client reference: 50501652
18/05/2012

Phone: 0845 272 0089
Lines open: Monday - Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

Personal/product details | Sell current holdings | Read important information | View summary | View confirmation

PRINT FRIENDLY

CONFIRMATION.

Account reference B50501652A1K, Mr T LEISHMAN

Thank you for your instruction. Written confirmation of this transaction will be sent through the post to your address.

Your deal reference is: U02DBPW.

Important
Please print this confirmation screen and/or make a note of the refernce numbers above as you will need to quote these if you contact us.

Your personal details

Name	Mr THOMAS LEISHMAN	**Client reference**	50501652
Address:	IFDS House Attn Mrs. D. Hazel St. Nicholas Lane Basildon United Kingdom SS15 5FS		
National Insurance Number	BA-50-16-52-A		
Date of birth	15/01/1972		
Email address	sarah.durey@landg.com		
Telephone number			

Your selected product and funds

Product
Investment Fund

Fund(s) to sell	**Units/Shares held**	**Units/Shares to sell**	**Continue monthly payments**
First State Gbl Emerging Mkts Leaders A Fund Acc	853.0552	All	No

Destination of sale proceeds IPS Cash Account

Reason for sale Intermediary Remuneration

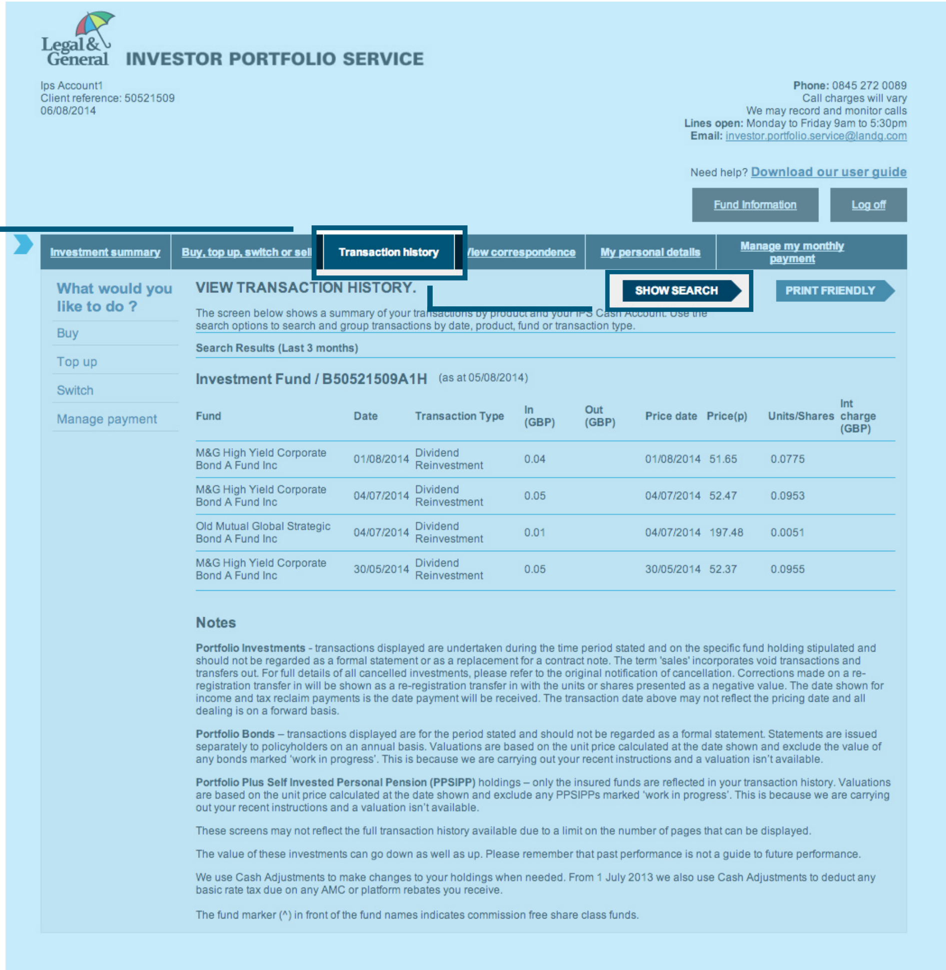
SELL ONLINE: VIEW SUMMARY

15. To print out details of your transaction select the ‘PRINT FRIENDLY’ button.

TRANSACTION HISTORY.

Through your online account you can keep track of all of your transactions, whether you've bought into a new fund or simply topped up an existing one.

1.

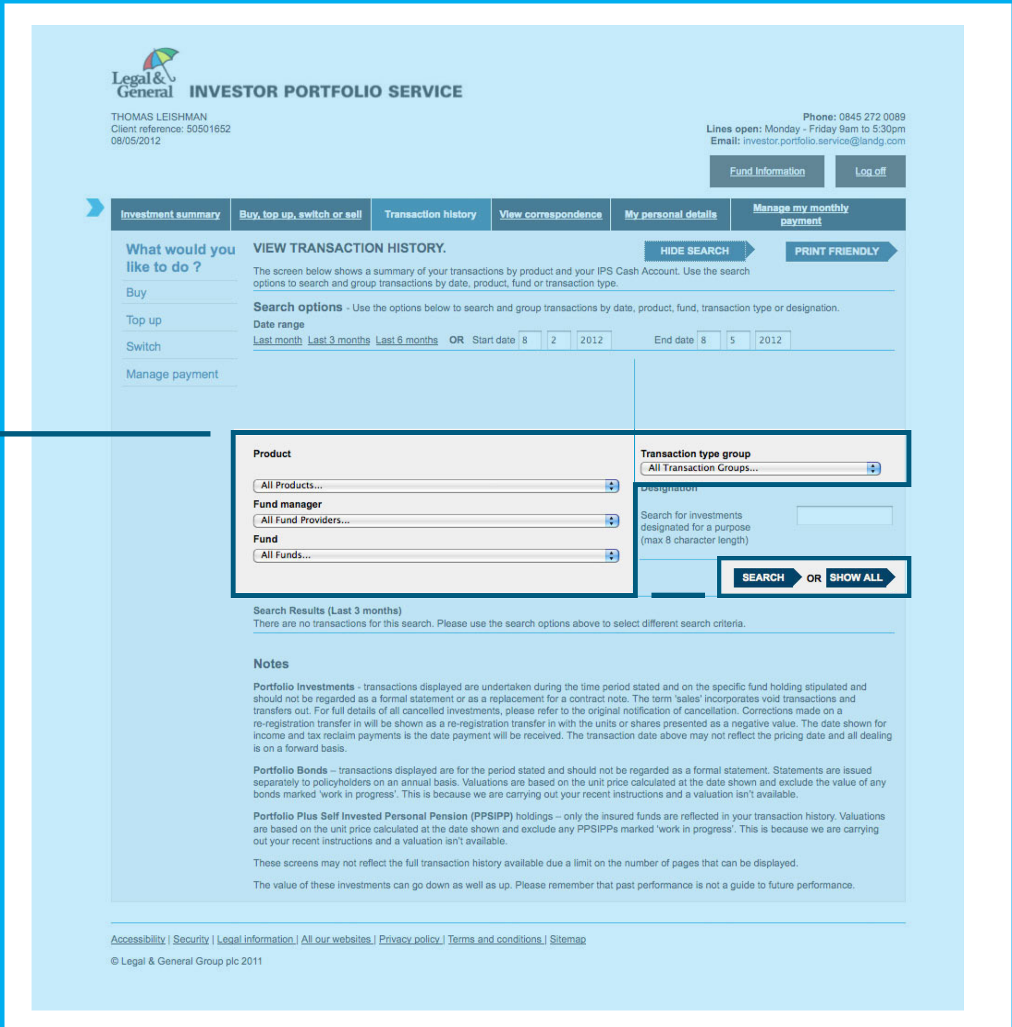


TRANSACTION HISTORY:

The Transaction History screen opposite shows a summary of your transactions by product and your IPS Cash Account. Use the search options to search and group transactions by date, product, fund or transaction type.

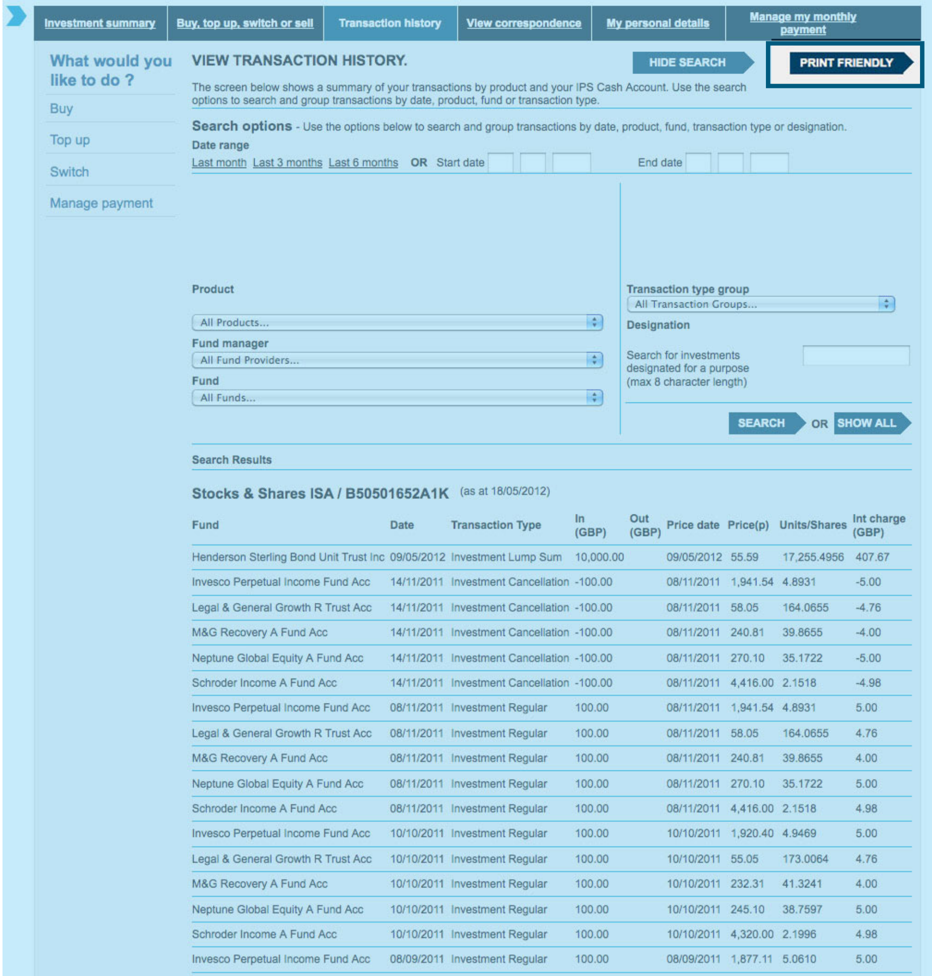
1. Select the ‘Transaction history’ tab and then the ‘SHOW SEARCH’ button.

2.



TRANSACTION HISTORY:

2. Define your search by selecting the product, Fund Manager, Fund and transaction type group followed by selecting the ‘SEARCH’ or ‘SHOW ALL’ buttons.



Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?

Buy

Top up

Switch

Manage payment

VIEW TRANSACTION HISTORY.

HIDE SEARCH

PRINT FRIENDLY

The screen below shows a summary of your transactions by product and your IPS Cash Account. Use the search options to search and group transactions by date, product, fund or transaction type.

Search options - Use the options below to search and group transactions by date, product, fund, transaction type or designation.

Date range

Last month Last 3 months Last 6 months OR Start date End date

Product

All Products...

Fund manager

All Fund Providers...

Fund

All Funds...

Transaction type group

All Transaction Groups...

Designation

Search for investments designated for a purpose (max 8 character length)

SEARCH OR SHOW ALL

Search Results

Stocks & Shares ISA / B50501652A1K (as at 18/05/2012)

Fund	Date	Transaction Type	In (GBP)	Out (GBP)	Price date	Price(p)	Units/Shares	Int charge (GBP)
Henderson Sterling Bond Unit Trust Inc	09/05/2012	Investment Lump Sum	10,000.00		09/05/2012	55.59	17,255.4956	407.67
Invesco Perpetual Income Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	1,941.54	4.8931	-5.00
Legal & General Growth R Trust Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	58.05	164.0655	-4.76
M&G Recovery A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	240.81	39.8655	-4.00
Neptune Global Equity A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	270.10	35.1722	-5.00
Schroder Income A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	4,416.00	2.1518	-4.98
Invesco Perpetual Income Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	1,941.54	4.8931	5.00
Legal & General Growth R Trust Acc	08/11/2011	Investment Regular	100.00		08/11/2011	58.05	164.0655	4.76
M&G Recovery A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	240.81	39.8655	4.00
Neptune Global Equity A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	270.10	35.1722	5.00
Schroder Income A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	4,416.00	2.1518	4.98
Invesco Perpetual Income Fund Acc	10/10/2011	Investment Regular	100.00		10/10/2011	1,920.40	4.9469	5.00
Legal & General Growth R Trust Acc	10/10/2011	Investment Regular	100.00		10/10/2011	55.05	173.0064	4.76
M&G Recovery A Fund Acc	10/10/2011	Investment Regular	100.00		10/10/2011	232.31	41.3241	4.00
Neptune Global Equity A Fund Acc	10/10/2011	Investment Regular	100.00		10/10/2011	245.10	38.7597	5.00
Schroder Income A Fund Acc	10/10/2011	Investment Regular	100.00		10/10/2011	4,320.00	2.1996	4.98
Invesco Perpetual Income Fund Acc	08/09/2011	Investment Regular	100.00		08/09/2011	1,877.11	5.0610	5.00

3.

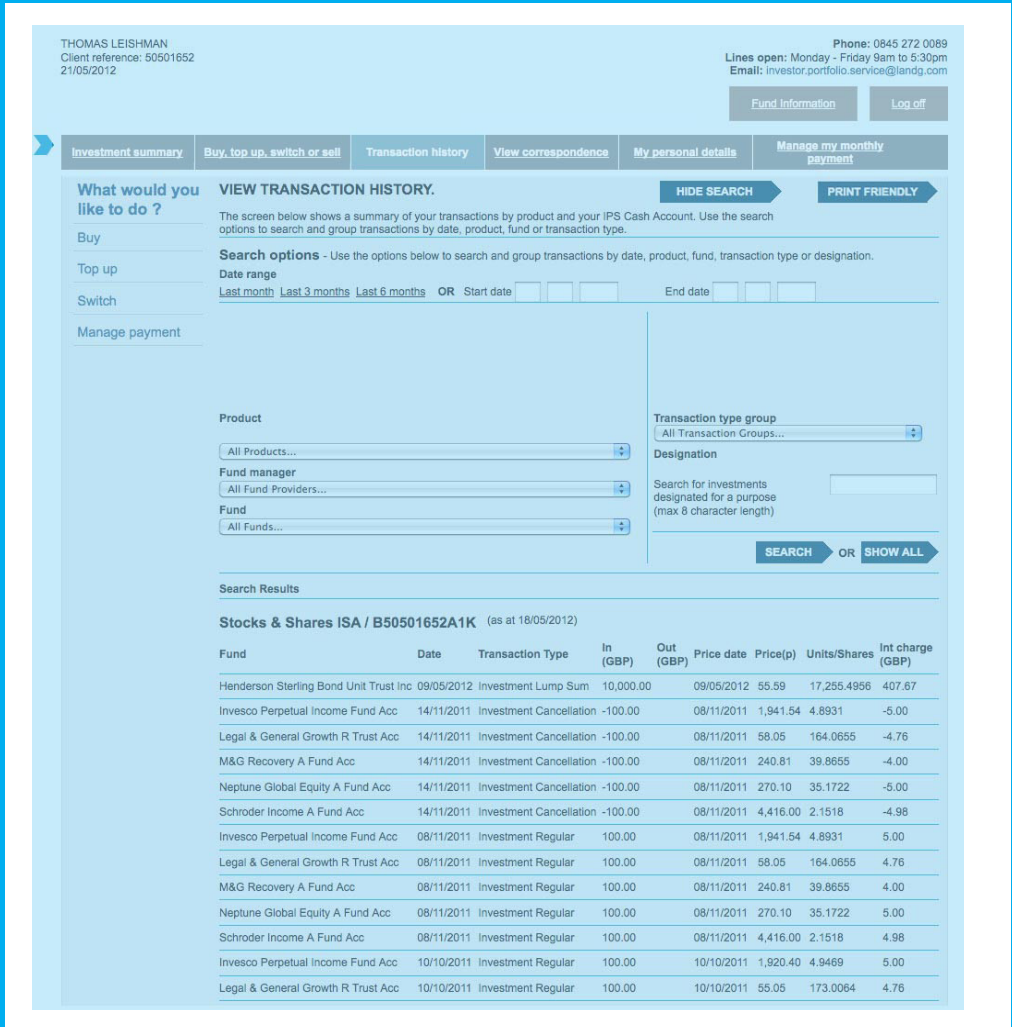
TRANSACTION HISTORY:

3. To print out details of your transaction select the 'PRINT FRIENDLY' button.

NOTES

Portfolio investments:

- Transactions displayed were undertaken during the time period stated and on the specific fund holding stipulated and should not be regarded as a formal statement or as a replacement for a contract note.
- The term 'sales' incorporates void transactions and transfers out. For full details of all cancelled investments, please refer to the original notification of cancellation.
- Corrections made on a 're-registration transfer in' are shown as a 're-registration transfer in' with the units or shares presented as a negative value.
- The date shown for income and tax reclaim payments is the date payment will be received.
- The transaction date above may not reflect the pricing date and all dealing is on a forward basis.


THOMAS LEISHMAN
Client reference: 50501652
21/05/2012

Phone: 0845 272 0089
Lines open: Monday - Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?
Buy
Top up
Switch
Manage payment

VIEW TRANSACTION HISTORY.

HIDE SEARCH | PRINT FRIENDLY

The screen below shows a summary of your transactions by product and your IPS Cash Account. Use the search options to search and group transactions by date, product, fund or transaction type.

Search options - Use the options below to search and group transactions by date, product, fund, transaction type or designation.

Date range
Last month Last 3 months Last 6 months OR Start date End date

Product
All Products...
Fund manager
All Fund Providers...
Fund
All Funds...

Transaction type group
All Transaction Groups...
Designation
Search for investments designated for a purpose (max 8 character length)

SEARCH OR SHOW ALL

Search Results

Stocks & Shares ISA / B50501652A1K (as at 18/05/2012)

Fund	Date	Transaction Type	In (GBP)	Out (GBP)	Price date	Price(p)	Units/Shares	Int charge (GBP)
Henderson Sterling Bond Unit Trust Inc	09/05/2012	Investment Lump Sum	10,000.00		09/05/2012	55.59	17,255.4956	407.67
Invesco Perpetual Income Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	1,941.54	4.8931	-5.00
Legal & General Growth R Trust Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	58.05	164.0655	-4.76
M&G Recovery A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	240.81	39.8655	-4.00
Neptune Global Equity A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	270.10	35.1722	-5.00
Schroder Income A Fund Acc	14/11/2011	Investment Cancellation	-100.00		08/11/2011	4,416.00	2.1518	-4.98
Invesco Perpetual Income Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	1,941.54	4.8931	5.00
Legal & General Growth R Trust Acc	08/11/2011	Investment Regular	100.00		08/11/2011	58.05	164.0655	4.76
M&G Recovery A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	240.81	39.8655	4.00
Neptune Global Equity A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	270.10	35.1722	5.00
Schroder Income A Fund Acc	08/11/2011	Investment Regular	100.00		08/11/2011	4,416.00	2.1518	4.98
Invesco Perpetual Income Fund Acc	10/10/2011	Investment Regular	100.00		10/10/2011	1,920.40	4.9469	5.00
Legal & General Growth R Trust Acc	10/10/2011	Investment Regular	100.00		10/10/2011	55.05	173.0064	4.76

PAGE: 1 2 3 4

NOTES (continued)

Portfolio Bond:

- Transactions displayed are for the period stated and should not be regarded as a formal statement.
- Statements are issued separately to policyholders on an annual basis.
- Valuations are based on the unit price calculated at the date shown and exclude the value of any bonds marked ‘work in progress’. This is because we are carrying out your recent instructions and a valuation isn’t available.

Portfolio Plus Self Invested Personal Pension (SIPP):

- Only the insured funds are reflected in your transaction history.
- Valuations are based on the unit price calculated at the date shown and exclude any SIPPs marked ‘work in progress’. This is because we are carrying out your recent instructions and a valuation isn’t available.

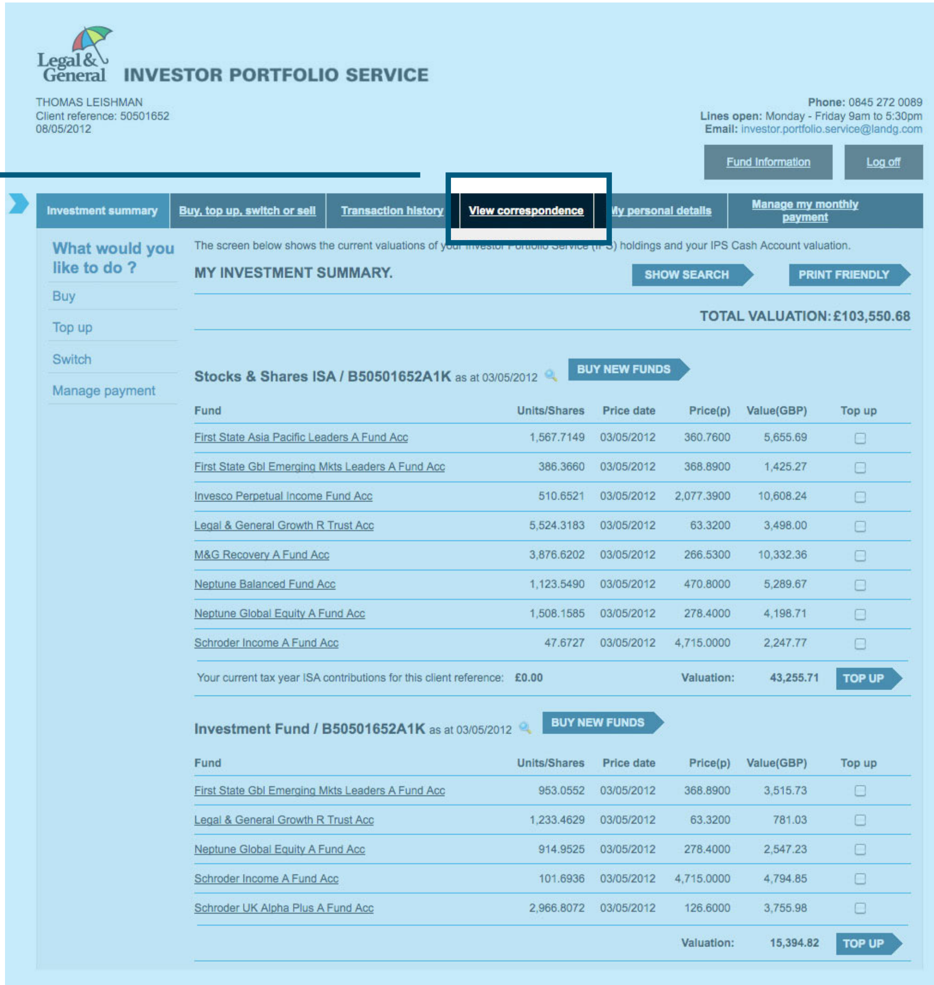
These screens may not reflect the full transaction history available due to a limit on the number of pages that can be displayed.

The value of these investments can fall as well as rise. Please remember that past performance is not a guide to future performance.

VIEW CORRESPONDENCE.

We upload electronic versions of the communications we send to you in the post, such as your annual statement, to your account for you to view at any time.

1.



INVESTOR PORTFOLIO SERVICE

THOMAS LEISHMAN
Client reference: 50501652
08/05/2012

Phone: 0845 272 0089
Lines open: Monday - Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?
- Buy
- Top up
- Switch
- Manage payment

The screen below shows the current valuations of y[illegible]) holdings and your IPS Cash Account valuation.

MY INVESTMENT SUMMARY. SHOW SEARCH PRINT FRIENDLY

TOTAL VALUATION: £103,550.68

Stocks & Shares ISA / B50501652A1K as at 03/05/2012 BUY NEW FUNDS

Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Asia Pacific Leaders A Fund Acc	1,567.7149	03/05/2012	360.7600	5,655.69	☐
First State Gbl Emerging Mkts Leaders A Fund Acc	386.3660	03/05/2012	368.8900	1,425.27	☐
Invesco Perpetual Income Fund Acc	510.6521	03/05/2012	2,077.3900	10,608.24	☐
Legal & General Growth R Trust Acc	5,524.3183	03/05/2012	63.3200	3,498.00	☐
M&G Recovery A Fund Acc	3,876.6202	03/05/2012	266.5300	10,332.36	☐
Neptune Balanced Fund Acc	1,123.5490	03/05/2012	470.8000	5,289.67	☐
Neptune Global Equity A Fund Acc	1,508.1585	03/05/2012	278.4000	4,198.71	☐
Schroder Income A Fund Acc	47.6727	03/05/2012	4,715.0000	2,247.77	☐

Your current tax year ISA contributions for this client reference: **£0.00** **Valuation:** **43,255.71** TOP UP

Investment Fund / B50501652A1K as at 03/05/2012 BUY NEW FUNDS

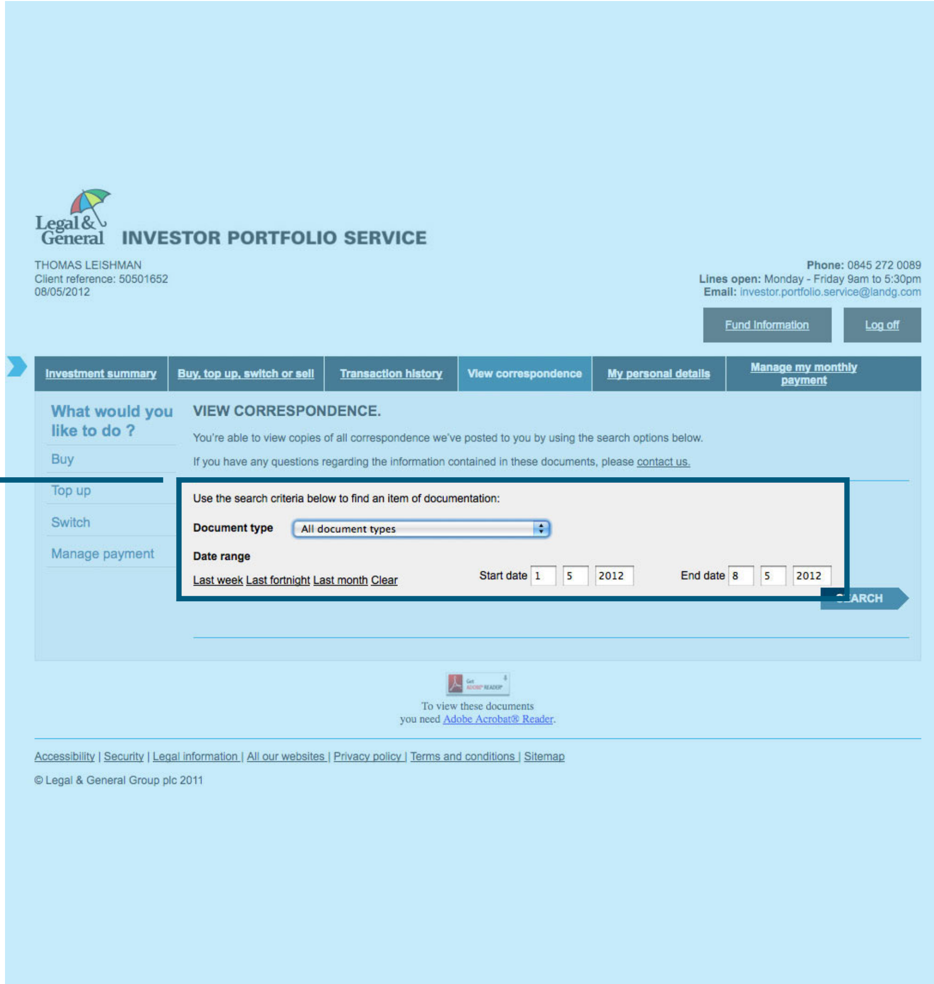
Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Gbl Emerging Mkts Leaders A Fund Acc	953.0552	03/05/2012	368.8900	3,515.73	☐
Legal & General Growth R Trust Acc	1,233.4629	03/05/2012	63.3200	781.03	☐
Neptune Global Equity A Fund Acc	914.9525	03/05/2012	278.4000	2,547.23	☐
Schroder Income A Fund Acc	101.6936	03/05/2012	4,715.0000	4,794.85	☐
Schroder UK Alpha Plus A Fund Acc	2,966.8072	03/05/2012	126.6000	3,755.98	☐

Valuation: **15,394.82** TOP UP

VIEW CORRESPONDENCE:

1. Select the ‘View correspondence’ tab.

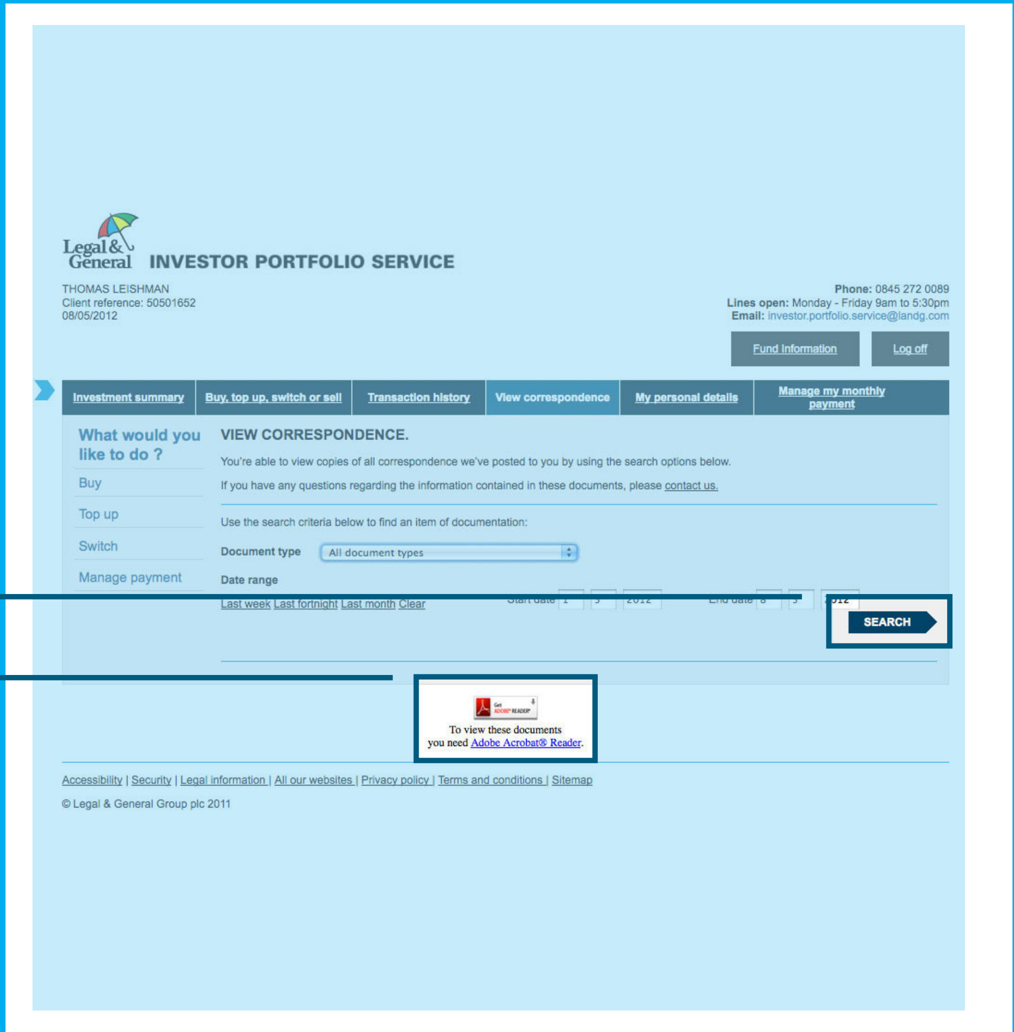
2.



VIEW CORRESPONDENCE:

The View Correspondence screen opposite shows details of all the correspondence we've sent to you.

2. Select specific documents using the drop-down and set the date range.



3.

4.

VIEW CORRESPONDENCE:

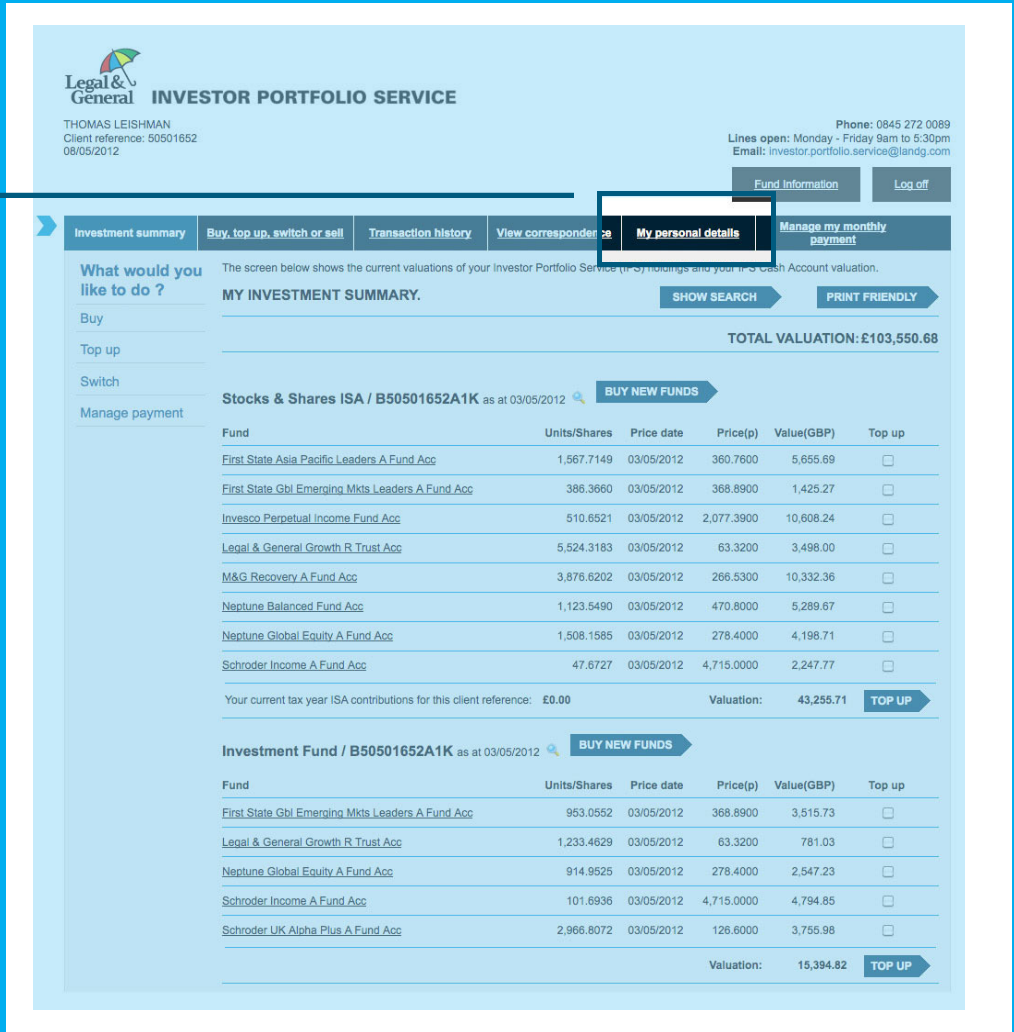
3. Next select the 'SEARCH' button to continue. Alternatively, select 'All document types' to view all documents.

4. To view the correspondence items you'll need Adobe Acrobat Reader installed on your PC or laptop. If you need to install it, please scroll down to the bottom of the page and left-click on the logo. This software is free to download.

MY PERSONAL DETAILS.

If you need to let us know that you've updated your email address or want to change the password on your account, the next few pages will show you how to do just that.

1.



PAGE: 1 2 3

MY PERSONAL DETAILS:

1. Select the ‘My personal details’ tab.

2.

MY PERSONAL DETAILS:

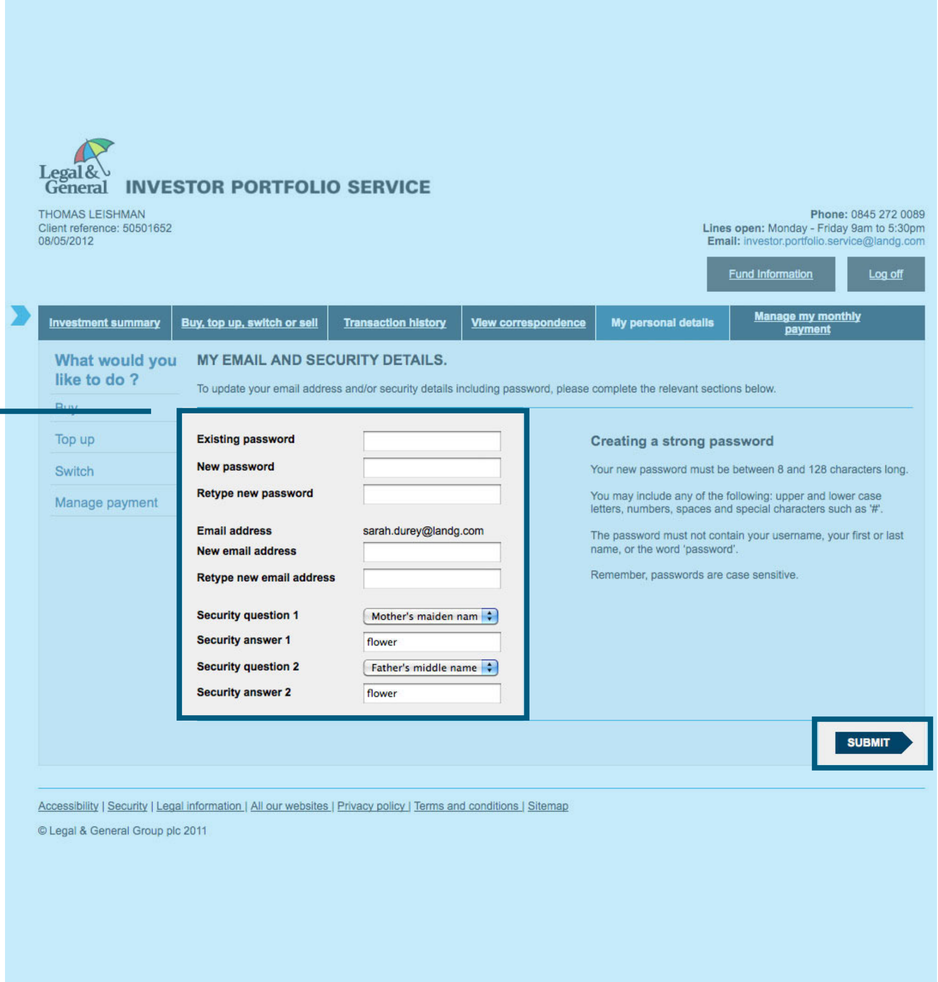
The My Personal Details screen opposite shows the personal details we hold for you.

2. If you need to update your password and/or security information, use the 'EDIT' button at the bottom of the screen. For security you'll need to enter your existing password to be able to update your personal details.

IMPORTANT INFORMATION

If you wish to tell us of a change in your other personal details such as your name or address, please call **0845 272 0089** and our dedicated team will be happy to help. Call charges will vary. We may record and monitor calls. Lines are open Monday to Friday 9.00am to 5.30pm.

3.



4.

MY PERSONAL DETAILS:

3. Please complete the relevant sections in the online form on the screen to make changes to your password, email address or other security details.

4. Once completed, press 'SUBMIT' at the bottom of the page.

You'll receive confirmation that your details have been updated.

MANAGE MY MONTHLY PAYMENT.

Here’s a step-by-step guide on how to manage, or start making, regular payments into your porfolio investments.

1.

Legal & General INVESTOR PORTFOLIO SERVICE

THOMAS LEISHMAN
Client reference: 50501652
08/05/2012

Phone: 0845 272 0089
Lines open: Monday - Friday 9am to 5:30pm
Email: investor.portfolio.service@landg.com

Fund Information | Log off

Investment summary | Buy, top up, switch or sell | Transaction history | View correspondence | My personal details | Manage my monthly payment

What would you like to do ?
Buy
Top up
Switch
Manage payment

The screen below shows the current valuations of your Investor Portfolio Service (IPS) holdings and your IPS Cash Account valuation.

MY INVESTMENT SUMMARY.

SHOW SEARCH | PRINT FRIENDLY

TOTAL VALUATION: £103,550.68

Stocks & Shares ISA / B50501652A1K as at 03/05/2012 BUY NEW FUNDS

Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Asia Pacific Leaders A Fund Acc	1,567.7149	03/05/2012	360.7600	5,655.69	☐
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Legal & General Growth R Trust Acc	5,524.3183	03/05/2012	63.3200	3,498.00	☐
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Schroder Income A Fund Acc	47.6727	03/05/2012	4,715.0000	2,247.77	☐

Your current tax year ISA contributions for this client reference: £0.00 Valuation: 43,255.71 TOP UP

Investment Fund / B50501652A1K as at 03/05/2012 BUY NEW FUNDS

Fund	Units/Shares	Price date	Price(p)	Value(GBP)	Top up
First State Gbl Emerging Mkts Leaders A Fund Acc	953.0552	03/05/2012	368.8900	3,515.73	☐
Legal & General Growth R Trust Acc	1,233.4629	03/05/2012	63.3200	781.03	☐
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Schroder Income A Fund Acc	101.6936	03/05/2012	4,715.0000	4,794.85	☐
Schroder UK Alpha Plus A Fund Acc	2,966.8072	03/05/2012	126.6000	3,755.98	☐

Valuation: 15,394.82 TOP UP

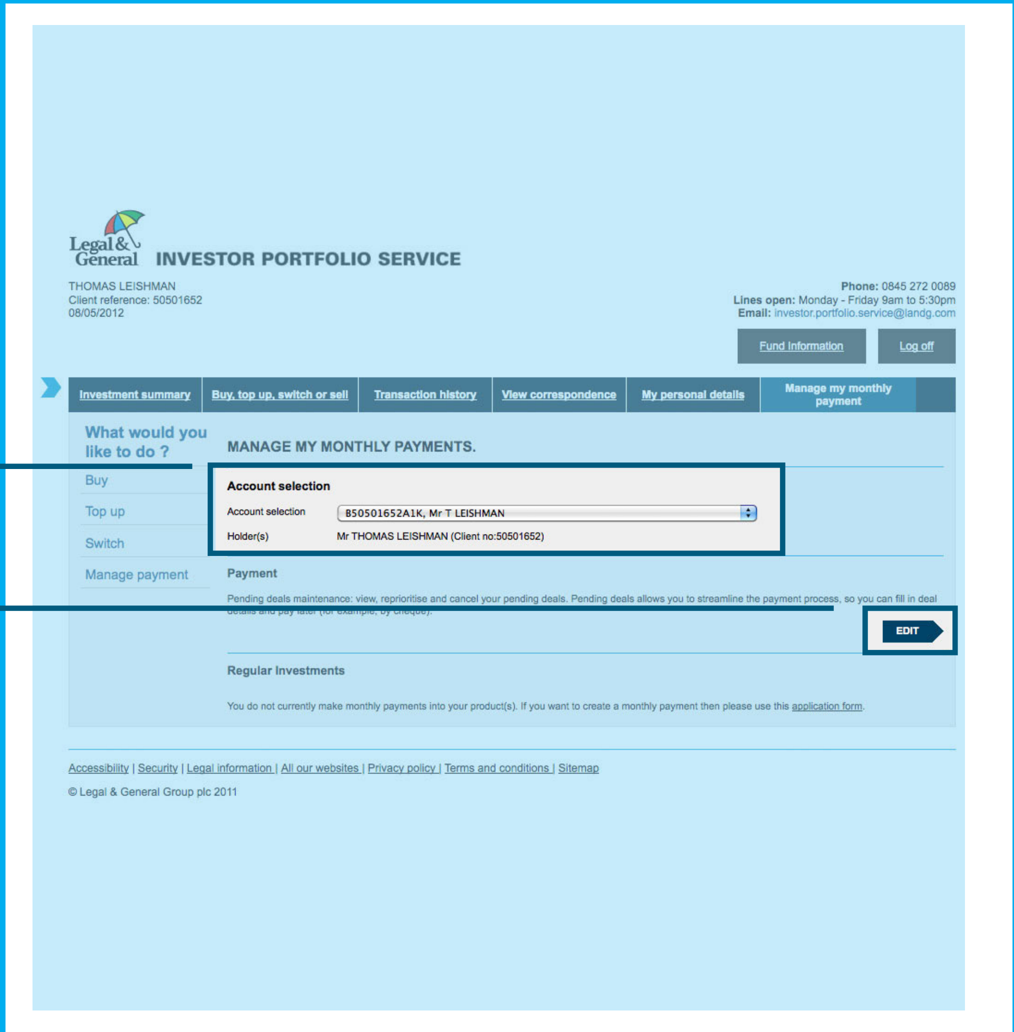
PAGE: 1 2 3 4

MANAGE MY MONTHLY PAYMENT:

1. Select the ‘Manage my monthly payment’ tab.

2.

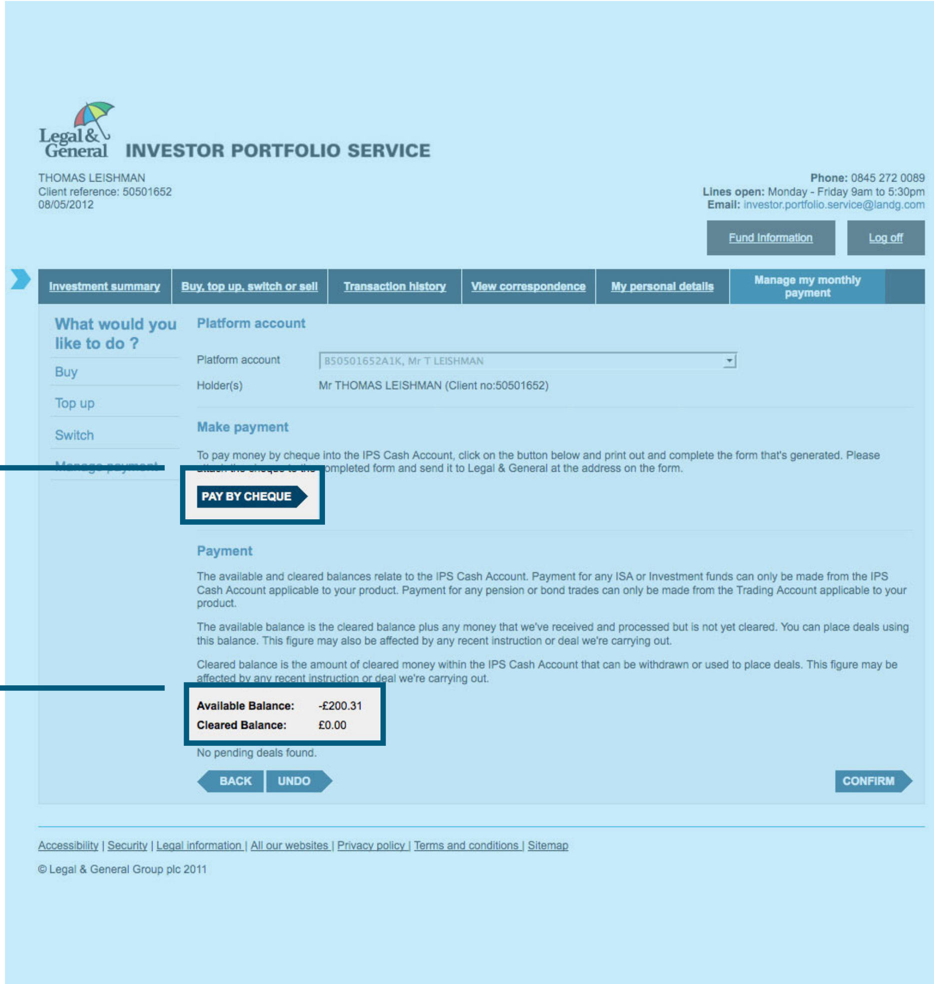
3.



MANAGE MY MONTHLY PAYMENT:

2. Select the account you wish to manage payments on from the drop-down menu.

3. Click the 'EDIT' button to view, reprioritise or cancel your pending deals. Pending deals allows you to streamline the payment process, so you can fill in deal details and pay later (for example, by cheque).



4.

5.

PAGE: 1 2 3 4

MANAGE MY MONTHLY PAYMENT:

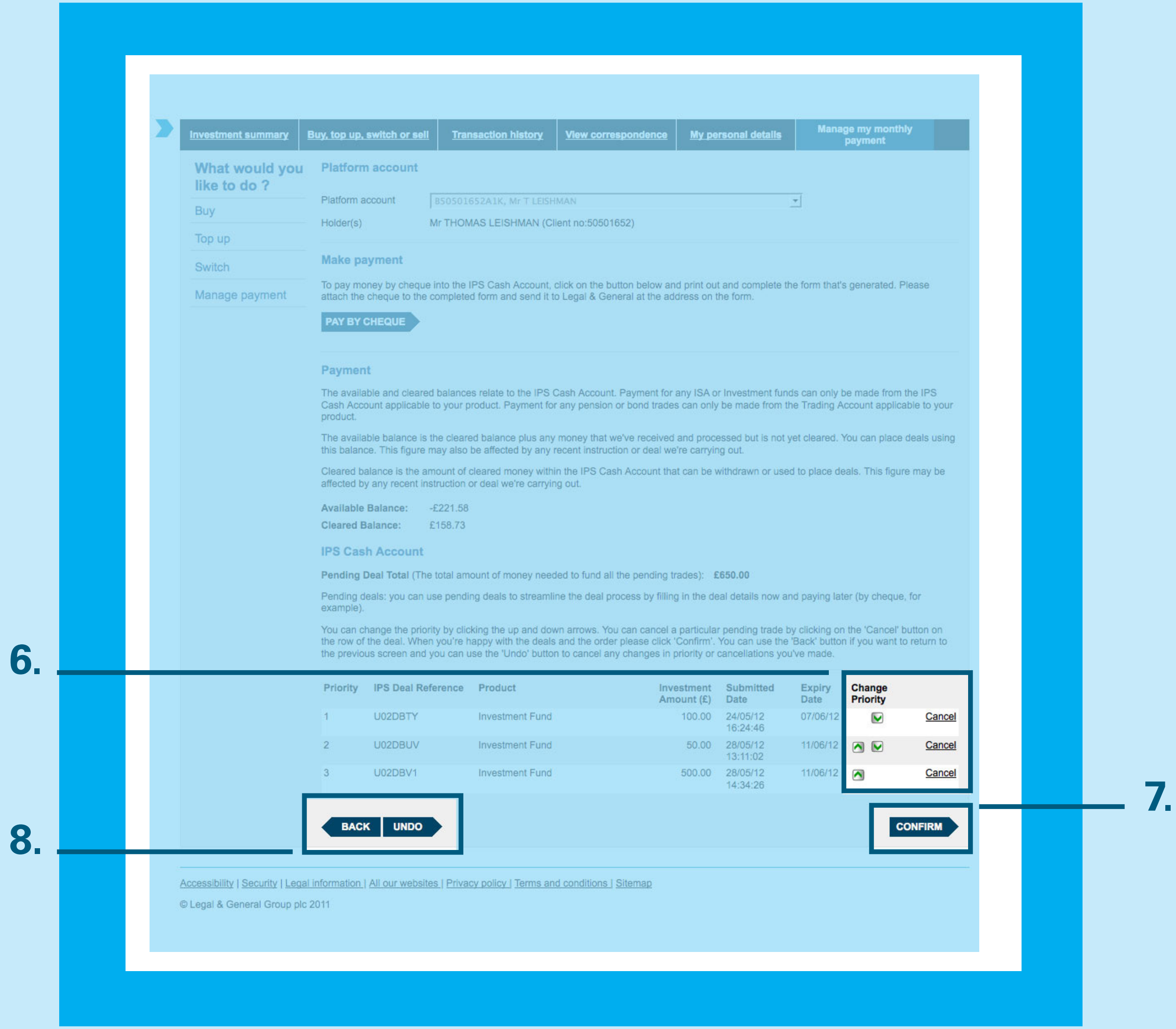
If you make monthly payments into your product(s) these will be listed on screen, or you can apply to start making regular monthly payments.

4. To pay money into the IPS Cash Account by cheque, click on the 'PAY BY CHEQUE' button and print out and complete the form that's generated. Send this to the Legal & General address given on the form.

5. On this screen you can view the available and cleared balances relating to your IPS Cash Account. Payment for any ISA or Investment Funds can only be made from the IPS Cash Account applicable to your product. Payment for any pension or bond trades can only be made from the Trading Account applicable to your product.

The available balance is the cleared balance plus any money that we've received and processed but is not yet cleared. You can place deals using this balance. This figure may also be affected by any recent instruction or deal we're carrying out.

The cleared balance is the amount of cleared money within the IPS Cash Account that can be withdrawn or used to place deals. This figure may be affected by any recent instruction or deal we're carrying out.



6. If you've any pending deals to process, these will be displayed at the bottom of this page. You can use pending deals to streamline the deal process by filling in the deal details now and paying later (by cheque, for example).

You can change the priority by clicking the 'UP' and 'DOWN' arrows. You can cancel a particular pending trade by clicking on the 'CANCEL' button on the row of the deal.

7. When you're happy with the deals and the order, please click 'CONFIRM'.

8. You can use the 'BACK' button if you want to return to the previous screen and you can use the 'UNDO' button to cancel any changes in priority or cancellations you've made.

If you've made any changes, the screen will show updated information once you've clicked 'CONFIRM'.

TIP: Do not use the forward and back buttons on your internet browser to navigate these screens, as this will clear the information you've inputted. To go to the next screen or return to a previous screen, use the buttons at the bottom of the page.

Legal & General (Portfolio Management Services) Limited
Registered in England and Wales No. 02457525
Registered office: One Coleman Street, London EC2R 5AA

We are authorised and regulated by the Financial Conduct Authority.

Q36414 10/14 H0151233